DRY SHIPS A FIELD FOR BOOTLEGGERS

Baggage of Passengers Boarding Vessels Abroad Will Not Be Subject to Search.

DRY FORCES NOT ADEQUATE

Treasury Officials Concede That Smuggling Won't Be Stopped—May Release the Emerald.

WASHINGTON, Oct. 26.—For the present, at least, prohibition enforcement on American liners on the high seas will be left largely to the individual steamship companies, it was disclosed today at the Treasury. Officials said there was at present no force that could be utilized for this purpose and estimated that in any event it would be impracticable to undertake to place an enforcement officer on each liner.

What apparently will be a construction of the law will afford bootleggers great opportunities was stated by a Treasury official. It was said that the baggage of passengers embarking at foreign ports for the United States even on dry American ships would not be subject to search and seizure. In this event, it was pointed out, passengers would be able to have "gay cabin parties" and also might carry on a profitable bootlegging trade on board ships which are made arid by the Daugherty ruling.

Attention was called to the fact that the masters of vessels are responsible for law enforcement on their ships, the Treasury spokesman adding that it was only natural to assume that the more important lines would enforce the law rigidly. They conceded, however, that under such circumstances there might be some bootlegging by stewards and others of the ship crews on the high seas and that it probably would be impossible for entirely prevent passengers coming to the United States from taking aboard ships in their baggage their own private liquor supplies.

It was pointed out, however, that it would be necessary to consume such supplies before the ship reached the American three-mile limit, as possession of liquor by a passenger within that limit quickly would be discovered by prohibition officials.

Four cases embodying appeals of foreign steamship companies for review of Judge Hand's decision were docketed today in the Supreme Court. The appeals were brought by the Cunard Steamship Company, Limited, and the Anchor Line (Henderson Brothers), Limited; the Ocean Steam Navigation Company, Limited; the International Navigation Company, Limited, and the Compagnie Générale Transatlantique.

It is understood that counsel for the companies will later file a motion asking the court to advance the hearing of the cases.

There were strong intimations today from Administration sources that the British schooner Emerald, which was seized recently by prohibition forces beyond the three-mile limit, would be released. It was understood from the same sources that the boats which connected the Emerald with the shore probably were not those belonging to the ship. If this were so, the Emerald would be exempt from any smuggling charge, for it would be necessary for her own boats to make contact between ship and shore for the vessel to be liable.

Reports to prohibition headquarters say that a motor launch was found conveying the same brand of liquor which the Emerald had on board, but that the launch did not belong to the ship. It is not believed that it has been proved that the liquor was actually taken off the Emerald.

CABINS ARE POPULAR ON BONE-DRY LINER

Passengers on the Reliance Are Told to Throw Away Liquor Before Reaching New York.

What being bone dry means in fact and not in theory was brought home to passengers arriving yesterday from Hamburg and Southampton on the United American Lines steamship Reliance when they boarded the steamship on the other side. Posted just outside the office of the purser, H. C. Barnes, was this notice in large black type:

"Passengers having any alcoholic liquors in their possession are requested to throw them overboard before the ship arrives at the Ambrose Channel Lightship. F. L. Iverson, Master."

Passengers who questioned the officers were told that the law was to be complied with on board. There was no liquor in the storeroom. It had been taken off at Southampton. Stateroom visiting was said unofficially to have been popular, and there was no evidence that the fish were disturbed by bottles being flung overboard when the Ambrose Lightship was abeam.

Captain Hans Tauscher, husband of Mme. Gadsky, who was arrested here during the war and acquitted of enemy activity, returned on the liner with the intention of becoming a citizen of this country. He said he wished war talk would be forgotten. He said that, unless the United States entered as one of the parties to an international financial conference in order to devise means to stabilize the mark, Germany would "go down with a crash and all Europe with her." He said that in the Krupp works at Essen there are 40,000 workmen now employed making "peace" material, turning out rustless steel, which only Germany can produce. He said he is especially interested in the effect of the new American tariff, for it is possible that "Germany cannot afford to send anything here at all, what with the depreciated mark and the tariff wall."

"Conditions in Germany, especially in the case of the once known 'better classes,' is terrible," he said. "I can tell of the condition of my own mother, who, as the widow of a former German officer, is entitled to a pension. Under the normal value of the mark, with her home and other small investments, she was in condition to enjoy her declining years in a more than pleasant manner. Now she is obliged to confine her meat eating to once a week, to let out a part of her home and to stint herself in order to live. And her condition is like thousands of the educated and professional classes. The once fine families of Germany are behind closed blinds literally starving to death."

Captain Tauscher, who prefers to be known as Mr. Tauscher, was met by his daughter at the pier and went to his apartment at 50 Central Park West.

Dr. Wilhelm Kieselbach, a lawyer of Hamburg, and Dr. Otto Klep of the Berlin Foreign Office arrived for a conference in Washington Nov. 1, to adjust American claims in Germany. They said that the Lusitania matter was to be taken up.

Privy Counselor Karl von Lewinski arrived with his wife, who formerly was Miss Emma Pomeroy of Ridgebury, Conn. He formerly was a Judge in Berlin and was here in 1908 and 1909 studying American legal procedure at Harvard University, New York, Seattle, Washington and California. With them were their two children.

Dr. William Heinrich Solf, German Ambassador to Japan, was another passenger. He is on his way to Tokio and will sail from San Francisco Nov. 10. Dr. Solf said that Germany was in a worse condition now than when he arrived there three months ago.

Dr. Walter Moehle of 787 East Nineteenth Street, Brooklyn, and his wife returned from Berlin and Vienna. Mrs. R. J. Marx of San Francisco returned with her daughter, Hermine, after a visit of nine months to her former home in Paris.

Among others on board the Reliance, which brought 905 passengers, were Baron Georg von Seebach, a German financier; Baron Raven von Barnekow, Miss Fredna Haralson of Forest, Miss., and Miss Maybelle Clower of Biloxi, Miss., who have been touring Europe for a year; Mrs. J. Low Harriman, Baroness Rose von Schertel; Mrs. J. F. Devereaux and children, Dr. Ernest Redlich, Berlin journalist, and Mr. and Mrs. John F. Scott.

Paul Bender, basso, and Gustav Schutsendorf, baritone, both here for the first time, will be with the Metropolitan Opera Company. Mlle. Marvenga and Willi Ortman, a young German composer, also arrived on the liner.

PHILLIP TUMULTY NAMED IN RUM CASE

Brother of Ex-President's Secretary Is Cited in Writ Closing Jersey City Saloon.

Phillip Tumulty, brother of Joseph P. Tumulty, former Secretary to Woodrow Wilson, is named in injunctions obtained in Jersey City yesterday by Prosecutor Pierre P. Garven, of Hudson County, against proprietors and managers of fourteen Hudson County saloons. Judge John Bodine, of the Federal District Court issued the orders which enjoin the saloons from making further sales of beverages and from removing beverages or fixtures until a hearing is held on applications for permanent injunctions.

According to Prosecutor Garven he is in possession of evidence showing that there have been from four to eight violations of the Hobart Liquor law in the last two weeks in each of the places named. No allegation is made that the proprietors of the saloons are cognizant of the alleged infractions of the law.

Phillip Tumulty, according to the injunction papers, is owner of property at 298 Monmouth Street, Jersey City, at which address a saloon is conducted. Henry Byrne, Jersey City millionaire and trustee of Tumulty's property, also is cited in the injunctions.

Others named are the New Jersey Refrigerating Company, formerly the Lembech and Betz Eagle Brewing Company, of 173 Ninth Street, Jersey City, owner of a saloon at 539 Henderson Street, Jersey City; the William Peter Brewing Company of 35 Hudson Avenue, Jersey City, owner of a saloon at 613 Bergenline Avenue, West Hoboken; Patrick J. Rowland, manager of a saloon at 216 South Fourth Street, Harrison; Mrs. Christina E. Mohr, owner of the South Fourth Street property, and Joseph Schults and his wife, Vera, owners of a saloon at 200 North Fifth Street, Harrison.

CHARGE TAX EVASION BY MANY BUSINESS MEN

Credit to Themselves in Income Returns Fictitious Losses, Officials Say.

WASHINGTON, Oct. 26.—Preliminary investigations conducted by Internal Revenue Bureau officials have led them to the belief that a number of business men over the country have undertaken to defraud the Government of taxes by crediting to themselves in their income returns fictitious or unjustifiable losses, running, in some cases, to huge amounts. Machinery to uncover such instances has been set in motion, it was said today at the bureau, and its operation will be widespread.

It is the view of revenue officers that the supposed delinquents have taken advantage of a regulation with respect to the audit of tax returns in the hope that their attempted evasion would escape ultimate detection. Under this regulation returns on the special forms provided for those having net incomes of $5,000 or less a year have been audited in the offices of the local collectors without reference to the Special Audit Bureau in Washington, to which are sent returns covering incomes in excess of $5,000.

It was stated that preliminary examinations indicated that some taxpayers, by crediting themselves with sufficient losses, had brought their net income within the figure enabling them to make their returns on the special forms audited in the collectors' offices. Such returns, it was said, necessarily could not receive from the small forces under the individual collectors that study and investigation that would be given in case the net income were placed above $5,000 and the returns thus brought under the attention of the large and highly trained personnel in the Audit Bureau in Washington.

Officers of the bureau said the investigation had not yet proceeded to anything like the point that would enable them to form even a rough estimate of the amount of taxes of which the Government might have been defrauded by this method, or of the number of persons who might have sought to escape full payment in this manner.

COURT HEEDS NURSE'S PLEA

Frees Girl Who Says She Is Daughter of High Canadian Official.

WHITE PLAINS, N. Y., Oct. 26.—Miss Janet Waters, 28, a graduate nurse formerly employed by Mrs. R. W. Fowler of Rye, who described herself as the daughter of a high official in the Canadian Government, will return home in a year, she promised County Judge William F. Bleakley here today. She was arraigned on the charge of stealing clothes from Mrs. Fowler. The Judge dismissed the case when the police told him Miss Waters was returning the stolen goods when arrested.

When Judge Bleakley asked her who her father was, Miss Waters started to cry and said: "Judge, don't ask me to tell you that. I had rather spend ten years in jail than let my family know my predicament."

Judge Bleakley invited Miss Waters into his private chambers where, he said later, she told him her entire story. She will spend a year in the care of the Dominican Sisters.

OTTAWA, Ont., Oct. 26.—Janet Waters, a nurse who claims Ottawa as her home, is not known here. There are three families of that name and all deny knowledge of such a person.

CALL POLICE FIRST, RAID SECOND WINERY

Dry Agents Seize Liquor Just Around Corner From Where They Were Stoned.

AWAIT GRAND JURY REPORT

Investigation of Disappearance of 5,100 Cases of Whisky and Wine Nearly Finished.

Federal Prohibition Agents Charles Guttman, Harry Drescher and Peter Reager, who were stoned by angry residents when they raided a winery at 306 East 150th Street Wednesday afternoon, went back in the same neighborhood yesterday afternoon and raided a winery just around the corner at 293 East 149th Street. They profited by their experience of the day before and, before starting, called on the police for assistance. A detail of patrolmen in charge of a sergeant was sent from the Morrisania Police Station. The raided premises were soned off and the police refused to allow any one to pass the lines. Besides the police the raiders had the assistance of fifteen other agents, hurried to the scene by Chief City Enforcement Agent Chris J. Fortman.

The winery was on the first floor rear of a feed store. Twenty-three barrels of red wine, which was sold at wholesale at $5.50 a gallon, and twenty-five barrels of mash were seized, together with vats and wine presses. The agents left summonses for the owners, Chris Carfona, 42 years old, and Fred Carfona, 37 years old, brothers.

Agents Sassi, Rosen and Stafford yesterday raided the cellar of a saloon at 557 Tenth Avenue, near Forty-first Street, on a search warrant and seized a 5-gallon jug of alcohol, a 5-gallon barrel of alcohol, a 25-gallon barrel of whisky, a 15-gallon barrel of whisky and twenty bottles of gin. A summons was left for the owner, Patrick Maloney.

A searching squad of twenty men to operate under the direction of A. O. Hokeneen was re-established yesterday by the Customs Service. This squad will function in a similar manner to the one that operated several months ago but which was later abolished.

Federal Prohibition Agents Williams, Whitford and Alpine in a trip through Westchester and Rockland counties, under the direction of Chief Enforcement Agent John S. Parsons, visited thirteen hotels, road houses and saloons, where they allege they obtained drinks of liquors. The defendants appeared here yesterday before United States Commissioner Hitchcock and were held in bail for examination later.

The explosion of a still yesterday at 118 Grand Street, Maspeth, Queens, caused a fire which did a damage of $5,000 to the three-story building.

Two men who said they were from Manhattan were arrested in Elizabeth, N. J., yesterday afternoon on a charge of transporting nineteen barrels of alcohol without a permit. The alcohol and the motor truck on which it was being transported were seized.

It was reported at the Federal Building yesterday that the Grand Jury which is said to have been investigating various alleged liquor frauds, with particular reference to the disappearance of 5,100 cases of whisky and champagne from the Republic Storage Warehouse, on West Thirty-fourth Street, last Summer, would finish its work today. Federal officials have stated that between twenty and thirty persons, including prohibition agents and possibly police officers, were involved in the disappearance of the liquors, some of which have been recovered by general agents on the staff of Zone Chief John D. Appleby.

American steamship companies, it was said yesterday, will take no action toward obtaining a decision from the United States Supreme Court on the rights of vessels under the American flag to carry liquors for their passengers and crew outside the territorial limit until Federal Judge Learned Hand has rendered his decree on the status of the American ships. It was reported yesterday that Judge Hand will probably make his decision early next week.

REPORT SHAUGHNESSY MAY BE CANADA'S ENVOY

Washington Has No Confirmation of It—Ottawa Doubts It Because of His Age.

Special to The New York Times.

WASHINGTON, Oct. 26.—It was impossible to obtain confirmation in official or diplomatic quarters tonight of a report that Baron Thomas George Shaughnessy of Montreal would receive an offer of the post of Canadian "Ambassador" to the United States. British Embassy officials said they were without confirmation of the report.

The Canadian Government has been desirous of having direct diplomatic representation in Washington, and the probability is that this will come in the near future, but it is not believed the Canadian representative will have the rank of Ambassador, or even that of Minister, but rather that of High Commissioner. There has been a report that Sir Charles Fitzpatrick of Ottawa was to be offered the post of High Commissioner here.

Special to The New York Times.

OTTAWA, Ontario, Oct. 26.—Little credence is given here to the report that Baron Shaughnessy will go to Washington as Canadian Ambassador. He may have an offer of the post, but if so is likely to decline the honor. He has reached an advanced age, is not in robust health, and is seeking relief from responsibility rather than adding to his work.

The Government has intimated that the appointment will not be made for some time, as there is at present no pressing demand. Sir Auckland Geddes, British Ambassador at Washington, is expected here Sunday, but it is stated that his visit will be purely social. It is rumored that he will soon retire from the Washington post and his trip here may be to say farewell to the Governor General and the Government.

AMERICA IS INVITED TO NEAR EAST PARLEY

Continued from Page 1, Column 3.

the United States to participate in the Near East peace conference at Lausanne, Switzerland, beginning Nov. 13, enough was learned in official circles today to make it quite certain that this Government will not be represented by accredited plenipotentiaries. However, it was indicated that the United States will have a competent observer there.

This is because the Harding Administration feels that the United States has very definite rights and interests in the Near East, which have been publicly stated by Secretary Hughes, and it is the policy of the Administration to protect American interests wherever they may be.

This Government, it was pointed out, is on record as favoring unqualifiedly the freedom of the Dardanelles, the Sea of Marmora and the Bosporus, as well as the protection of racial and religious minorities. It also has certain very definite rights under the so-called Capitulatory Treaties, and it has an interest in seeing that Americans are not discriminated against in favor of the nationals of the allied nations.

Considerable pressure has been put upon the Administration that it should be fully represented in the formulation of any treaty which may replace the discredited Treaty of Sèvres. Among those attempting to bring such pressure are powerful religious organizations, which have great sympathy for religious minorities in Asia Minor and insist upon the ample protection of religious and educational organizations which have been built up at great cost.

Equally insistent have been American business men with interests in the Near East. These latter, through their leading organization, the American Chamber of Commerce for the Levant, have repeatedly protested to this Government through Rear Admiral Bristol, American High Commissioner at Constantinople, and have vigorously insisted upon full American participation in the next Near East conference.

Angora Turks Accept.

ANGORA, Oct. 26 (Associated Press).—The Turkish Nationalist Government, it is learned, will not object to the holding of the peace conference in Lausanne, Switzerland, and is agreeable to the date proposed, Nov. 13.

The financial adviser to the Turkish delegation will be Hassan Fehmy Bey, who is now Finance Minister in the Angora Government, and the General Secretary, Ressid Safvet Bey, prominent jurist and authority on international law.

LAW ON SHIP TRANSFERS TO BE STRICTLY APPLIED

Shipping Board Outlines Its Policy, Which Has a Bearing on Liquor Enforcement.

Special to The New York Times.

WASHINGTON, Oct. 26.—The policy of the United States Shipping Board with reference to the transfer of American vessels to foreign flags involving questions that have an important bearing on the enforcement of the Volstead act against rum smuggling from the Bahamas and Bermuda—was announced today by Admiral W. S. Benson of the board in a decision respecting transfer of certain Standard Oil barges from the American to the Mexican flag.

The board has approved the application for transfer of registry, but in doing so declares that the requirement that transfers of American vessels to foreign flags shall not be made without consent of the board is "an important factor in the development of our merchant marine and will be strictly enforced by the board."

The bearing of this on the enforcement of the Volstead act against violation by steamers operating illicitly from certain West Indian rum bases was outlined in the note of Secretary Hughes last June to the British Government, in which he called attention to the fact that United States laws relating to transfer of registry require that the owner of a vessel obtain a certificate from the United States Shipping Board showing that the vessel has first been tendered to the board before the privilege of transferring it to a foreign register can be obtained. In view of the facts stated by Secretary Hughes, the policy laid down by the Shipping Board in the cases of these Standard Oil barges is of considerable importance, indicating as it does that the board means to insist that applications for transfer of registry must be made strictly as required by law before transfer is made.

'OMNIPOTENT OOM' SCENTS A FRAUD

Backer of Nyack's Crack Baseball Team Says Athletic Club Has Been Cheated.

Special to The New York Times.

NYACK, N. Y., Oct. 26.—A Rockland County world's series scandal exploded here today when the "Omnipotent Oom," one of the chief backers of the Nyack Club, issued a public statement charging that the Nyack Athletic Club had been cheated out of a considerable fraction of the gate receipts in several games.

The "Omnipotent Oom" mixes in community affairs here under the modest name of Pierre A. Bernard. While Oom has generally been associated elsewhere with strange forms of worship, mysterious rites, sensational charges, the District Attorney, the Grand Jury and double pages in illustrated newspapers, he is known here simply as Mr. Bernard, one of the most active and patriotic townspeople of Nyack. He is President of the Nyack Athletic Club, chief organizer of the baseball team and chief contributor of funds to its sieve-like treasury.

Bernard and his associates built up a great baseball club known in this part of the State as the world's champions. They won twenty-five games and lost five.

They drew so big an attendance that early in the season "O. O." as he is affectionately known by a few close friends, subscribed the money to build bleachers to hold 2,000.

Fifty cents admission was charged. The most celebrated stars to be found in any of the third-class cities were engaged, and the payroll ran from $230 to $800 a game. There should have been a big profit, from the size of the crowds, but the season ended with a deficit of more than $2,200.

"I personally counted every person in the grand stand at the last game," said Oom, "and there were 985 there. But there were only 612 paid admissions. It is clear that somebody printed duplicate tickets and passed them about or that some of the money did not go where it should have gone to."

Oom, with a gesture in the direction of the temple where, it is alleged, he controls many choice spirits, promised that the wrongdoer should not escape.

Final Arguments in Telephone Case.

ALBANY, Oct. 26.—Final arguments were presented by the company, State and City of New York, before the Public Service Commission at a continuation of the inquiry into the service rates of the New York Telephone Company throughout the State. Briefs were ordered filed by all parties not later than Nov. 10, with reply briefs for the company by Nov. 15. Eleven months have been consumed in the hearings, it was announced.

COUP BY FASCISTI FORCES OUT CABINET

Continued from Page 1, Column 3.

fact that the Fascisti Congress at Naples broke up in haste and that the Fascisti leaders left immediately to confer with Mussolini, who had departed from Naples prior to adjournment.

Meetings of prominent members of Parliament continued today. Notable among the conferences was one between Giolitti and Orlando.

Policy Outlined at Naples.

NAPLES, Oct. 26 (Associated Press).—The Fascisti Congress, which had been in session for several days, adjourned today. All the orators prior to adjournment agreed that events of capital importance were imminent—that either the Fascisti would assume power legally or by force, and that therefore the present was not the time for discussion, but for obedience.

At the concluding session Signor Dudan, Deputy for Rome, a native of Spalato, outlined the foreign policy of the Fascisti, saying:

"Our foreign policy will be sincerely cordial and friendly with the Allies, but it will be firm in order to obtain a more just valuation of Italian interests and greater respect for Italy's rights, especially in the Mediterranean, which is our sea, and in the Adriatic, which is our lake." Signor Dudan spoke of the best way to solve colonial economic problems and also on the settlement of questions regarding raw materials, reparations and war debts.

"In the Adriatic," he said, "the protection of the nationality of the Italians of Fiume and Dalmatia must be especially vigorous, while Italy must stand for the complete independence of Montenegro and Albania."

The speaker said that in Central Europe Italian friendship must extend only to those States which were not instruments of the anti-Italian policy. He emphasized the program of supporting the development of the flourishing Italian colonies in Tunis and in the Near East, where the Fasciti follow with sympathy the rebirth of Turkey, historically and ethnographically justified, and harmonising with the economic interests of Italy.

The speech of Signor Dudan was interrupted several times by frantic shouts of "Viva Fiume" "Viva Italia," and Viva Dalmatia."

Rumors of March on Rome.

LONDON, Oct. 26.—A despatch to The London Times from Milan says that early this morning Vincenzo Riccio, Minister of Public Works in the Facta Cabinet and representative of the extreme right of the ministry, tendered his resignation, apparently with the intention of provoking a general crisis and thus favoring the tactics of the Fascisti.

All hope of averting precipitate action by the Fascisti, the dispatch adds, now is centred in Signor Giolitti. There is renewed talk of a Fascisti march on Rome, and the air is thick with rumors, one being that the Fascisti presented an ultimatum to Signor Facta, demanding the reconstruction of the Ministry and the giving to the Fascisti of the five portfolios they had previously demanded.

It is also reported, the dispatch continues, that there is serious disagreement in the Fascisti ranks. This arises from the fact that the Fascisti congress, which was to have continued its sessions in Naples today and tomorrow, suddenly adjourned without discussing any of the more important items on the agenda.

All these rumors, says the dispatch, mean that the Fasciati are making their last great effort to obtain as much power as possible by peaceful means.

Growing Demands by Fascisti.

Recent events connected with the Fascisti, including the summoning of their military leaders and the bold utterances of Benito Mussolini, their chief, that either the Government of the country must be given peacefully to the Fascisti or they would take it by force, follow a series of aggressive steps by that organization.

Premier Facta recently offered to the Fascisti representation in his Cabinet in order to strengthen his majority in the Chamber of Deputies. According to Mussolini, the Fascisti demanded the portfolios of Foreign Affairs, War, Navy, Labor and Public Works. The Government, he added, had offered some posts without portfolios, but these he indignantly rejected.

Failing an agreement with the Facta Government, Mussolini next turned to negotiations with former Premier Giolitti, who was in power during the Turin industrial disturbances. When the negotiations with Giolitti fell through, the Fascisti leader finally reached an accord with Gabriele d'Annunzio, thus bringing to the standard of the Fascisti the large following of the poet-soldier.

Whether the present Fascisti movement is carried on merely in order to secure control of the Cabinet or is directed against the present governmental system of Italy is not yet clear. A year ago Mussolini declared himself a republican, but a few days ago, at Naples, he spoke favorably of the existing dynasty. The House of Savoy, he said, had strongly cemented the unity of Italy.

The strength of the Fascisti is variously estimated at between 400,000 and 800,000. A large number of these men have been trained in military tactics and are organized into companies and battalions.

SPENCER FOR CHANGE IN VOLSTEAD ACT

Missouri Senator Declares the Law Too Drastic and Needing Modification.

SHOCKS THE STATE "DRYS"

His Statement Apparently Issued to Aid Brewster's Campaign for Senator Reed's Seat.

Special to The New York Times.

ST. LOUIS, Mo., Oct. 26.—Senator Selden P. Spencer, who has been silent heretofore as to his stand on the liquor question, gave out today a statement—apparently to assist in the campaign of D. R. Brewster for Senator—that "the so-called Volstead act is no fundamental" and that "it ought to be modified."

Missouri's Republican Senator always has been opposed by voters in favor of light wines and beer, and has been classed as a "dry," although there is not on record a single expression from him positively outlining his attitude. His statement today, therefore, came as a surprise to a large number of Republican voters.

In stating his position on the dry law the Senator is quoted as having assailed Senator Reed and having said that the Eighteenth Amendment is now a part of the Constitution and that it is one of the fundamentals of the Government, whether the people like it or not.

"The so-called Volstead act is not so fundamental," he is quoted as having said. "It can be changed by Congress at any time. In my judgment it ought to be changed and modified. Some of its provisions are unnecessarily harsh and restrictive of personal rights.

"I have a plan to suggest in this matter, which I hope to soon present for discussion and criticism, and which I hope may be helpful to at least lessen the widespread dissatisfaction with existing laws—a dissatisfaction which is not without reasonable foundation."

Discussing the issues in the present campaign, Senator Spencer mentioned the rumors that Americans of German extraction would "go down the line" for Reed because of the latter's stand during the war. Mr. Spencer said these Reed advocates were entirely wrong, and he produced extracts from the Congressional Record of Oct. 19, 1921, concerning a debate in which Senator Lenroot of Wisconsin said he had understood that Senator Reed's chief objection to the Treaty of Versailles "has been from the very beginning that it was all obligation against Germany and none in her favor."

Mr. Lenroot then asked "whether it is the Senator's impression or view that the Treaty of Versailles is not an unconscionable treaty or an oppressive treaty so far as Germany is concerned."

"My position today," Mr. Reed replied, "is that the dealings between Germany and France and England were dealings between those nations. I have always held to the doctrine that Germany brought on this terrible war and that she must expect to pay the consequences, and I say so now."

"Does the Senator say she is called upon to pay too much under the Treaty of Versailles?" Mr. Lenroot asked.

"I do not think she ever can pay too much, and I have so said many times," the Missouri Senator answered.

UNION STATION APPROVED.

Fifth Avenue Association Favors Fourth Avenue Rail Terminal.

The Fifth Avenue Association has approved the plan for the establishment of a suburban union station on the old car barn site at Thirty-third Street and Fourth Avenue, which has been under consideration by the Transit Commission, the Westchester County Transit Commission and representatives of the New York Central and Pennsylvania Railroads, and has appointed the following special committee to study the matter in advance of the preparation of a definite plan:

Colonel Michael Friedsam of B. Altman & Co., Chairman; Robert H. Koehler, Vice Chairman; Jesse Isidor Straus of R. H. Macy & Co., H. R. Mallinson, Samuel W. Reyburn of Lord & Taylor, Ancell H. Ball of Best & Co., John Sloane of W. & J. Sloane, Colonel Hugh H. McGee of the Bankers Trust Company and Harry Collins.

"The old car barn site at Thirty-third Street and Fourth Avenue will be improved with a modern railroad terminal for the accommodation of New York's commuting population, if the present plan of the Transit Commission is realized," the association said in a statement announcing its position. "It will provide another direct gateway for commuters into the Fifth Avenue section and greatly relieve congestion at the present terminals and on the subways."

Navy Day
(October 27)

Raise high the flag and let it wave.
A message on the breeze,
To East and West, to North and South—
To all the Seven Seas,
A *cheering* message to the lads
Who, strangers to dismay,
So ably man, in peace and war,
The floating U. S. A.

The anniversary of the birth of Theodore Roosevelt, has been fittingly chosen as Navy Day. Destroyers have been ordered North, South, East and West. And the nation which bowed its head as one when "Roosevelt is dead," was flashed over the wires, will join the Navy — in paying tribute to the Great Heart in which our Navy held so dear a place.

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By Gordon Casserly

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1000 Pyrex Glass Pie Plates with silvered Holder $6

NO MATTER what the philosopher may say, in many ways, life is growing simpler. For instance, the tables of gifts at Ovington's at $5-$7.50-$10-$12-$15-$20 and $25; make the selection of a good gift the matter of a moment instead of a month.

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SAYS AMERICA OWES ENGLAND HUGE DEBT

Lloyd George Points to Heritage of Religious and Moral Teaching and Literature.

EXPECTS US IN THE LEAGUE

Asserts That Influence of Whitefield and Wesley Will Yet Get Our Participation.

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Special Cable to THE NEW YORK TIMES.

LONDON, Oct. 26.—Ex-Premier Lloyd George received a great welcome at Whitefield's Tabernacle in London tonight. He was announced as the principal speaker at an anniversary meeting and hours before he was due to arrive thousands had gathered outside the building and hundreds even of ticket holders were unable to obtain admittance. When the ex-Premier drove up the crowds burst into enthusiastic cheering which lasted until Mr. Lloyd George, standing at the main entrance of the building, called for silence and said:

"I thank you from the bottom of my heart for the wonderful welcome you have given me. I like people who stand by their friends. I have stood by people for thirty years, and I intend to do so as long as I live, and I know they will stand by me."

Speaking inside the building, where he received another ovation, Mr. Lloyd George said:

"One associates this place with one of the outstanding figures of English history, George Whitefield. Whitefield was, as far as I can judge it, the greatest popular orator produced by the English race. Everything that made for great popular oratory was his natural gift—voice, dramatic power, passion, everything that made for power of popular appeal and the gift of moving great masses of people. I am not talking about Wales for the moment, or I might tell you another story. [Laughter.]

"It is remarkable that two of the greatest orators in English history should have been contemporaries—Chatham and George Whitefield. There had been no oratory like George Whitefield's in the pulpit—that great power of preaching to tens of thousands of people and of moving them in the highways and byways. Chatham sprung into the arena as a passionate, powerful, moving, dramatic figure who aroused the nation on the political side. He was an idealist. This nation, which had sunk into a rut, by these two powerful, muscular men, was lifted up into a position which made England great patriotically, politically, militarily—yes, and made it a great spiritual nation. [Cheers.] And they started England on its course.

Says Moral Appeal Travels Far.

"You never know, of course, where a moral appeal ends. Some one said it was just like a wireless message, you flung it across from one station in order to catch another thousands of miles away, but you will find receivers here and receivers there, and where every one is ready to take the message down he can take it.

"And the moral appeal of George Whitefield and John Wesley was exactly the same. The appeal is still reverberating and reverberating around the world. That is what George Whitefield did and that is why his name deserves to be commemorated, not merely in the history of England, in the history of America, but in the history of mankind."

"There is no man," continued Mr. Lloyd George, "who did so much for Anglo-American relations as George Whitefield, except perhaps John Wesley. He crossed the Atlantic thirty-seven times. It shows he was a man of first-rate courage. [Laughter.] He did not cross in the comfortable, great liners of today.

"America responds to practically the same appeals as England does. You could see it recently in the fact of the attitude which America adopted toward the Eastern question. It was the only country that was in complete sympathy with the attitude of England. [Cheers.] The sympathy was overwhelming and was real, and I think it entirely attributable to the fact that the moral training of America, especially the governing influence of the American movement, is identical with ours—old Puritan fathers re-inforced by the great appeals of Whitefield and Wesley.

"I don't know the exact figure of our debt to America. I am told it is a thousand million pounds at the present moment. It is nothing to the debt which America owes to us. [Cheers.] I should like to write the balance sheet: Debit, one thousand millions; credit, John Wesley and George Whitfield. [Cheers.] I am not thinking about Shakespeare and the Bible and Milton, who are all in the account and Roger Williams and the Pilgrim Fathers.

"Oh, I could run a bill against America which would bankrupt even that country.

Declares Them the Real Accounts.

"A thousand millions! They don't keep those accounts in the Exchequer, but they are the real accounts. They are the things that matter.

"Whitfield and Wesley brought America into the war. The instinct which is the result of their teaching, their preaching moved America to come to our aid.

"I will tell you one thing more that it is going to do before it is done. George Whitfield and John Wesley are going to take America by the hand and lead her through the golden portals of the League of Nations. [Prolonged cheers.] I think George Whitfield more useful to England at the present moment than either Mr. Bonar Law or Mr. Lloyd George." [Laughter.]

Responding to a vote of thanks at the close Mr. Lloyd George said:

"The buffets of political life are hard and sometimes cruel, but what is there going, apart from your innate pugnacity, is the kindliness and sympathy of your friends.

"I have had that in abundance in the last few days. I have never received greater evidences of the heart of the people of England than in the last nine or ten days, and I know that whatever service I may have rendered I have rendered it to a grateful people."

A large portion of the crowd waited outside the building until the close of the meeting, and there was another great scene when Mr. Lloyd George came out and drove off.

ROSENBLUTH CASE DELAYED

Removal Proceedings Held Up Pending Light on Land Purchase.

The hearing in the removal proceedings in the case of former Captain Robert Rosenbluth, indicted at Tacoma, Wash., for the murder of Major Alexander P. Cronkhite, was postponed until Nov. 10 by United States Commissioner Samuel N. Hitchcock yesterday.

The postponement was taken to permit the Federal authorities to obtain evidence as to the requirement by the Government of the land where Major Cronkhite was killed. Rosenbluth and his counsel, Jonah J. Goldstein, contend that the land was not Government property at the time of the death of Major Cronkhite four years ago, and they are fighting the proceedings to remove the indicted man to Tacoma.

AMERICAN OBSERVERS LEAVE LABOR CONGRESS

Efforts Continue to Induce the United States to Co-operate—Eight-Hour Day Attacked.

GENEVA, Oct. 26 (Associated Press).—Elliot H. Goodwin, Vice President of the Chamber of Commerce of the United States; Basil Miles, Paris representative of the Chamber of Commerce, and Major General Clarence C. Williams, who have been here for several days watching the course of the international labor conference, left today for Paris.

Viscount Burnham of Great Britain told The Associated Press that he regretted the Americans were unable to stay longer and witness the results of the Congress. He added that he hoped the United States in the near future would join and co-operate with the Labor Bureau, as no political problems were involved in the endeavors to ameliorate the conditions of the workers of the world.

Albert Thomas, Director General of the International labor organization, said that negotiations with the United States were still in progress and that it was hoped eventually that the United States would associate itself with the work.

The proceedings of the Congress were opened today with the reading of a manifesto by an employer delegate with the purpose of convincing the labor delegates that the present was not the time to seek or insist upon the rigid carrying out of the eight-hour day. The manifesto said that the economic situation of the world demanded of every citizen his fullest efforts. Labor, it was declared, had not given its share, having undeniably reduced its effective output.

M. Jouhaux, a French delegate, made a vigorous reply and said that at the Washington labor conference the same request had been made on the basis that there was a crisis caused by underproduction. Now the plea was offered on the ground that there was a crisis due to non-consumption, he said.

The French delegate argued that it was a political question if the labor bureau was unable to help the workers. He said they would apply other means. Ratification of the eight-hour convention was insisted upon by labor, he declared, or there would be a return to force.

MAY SEND McKENNA HERE.

He Is Mentioned to Head British Debt Mission.

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LONDON, Oct. 26.—It is reported here that Reginald McKenna, Chairman of the London City and Midland Bank and former Chancellor of the Exchequer, may be asked to head the Debt Refunding Mission to Washington, which, however, is almost sure to be delayed until after the election.

Stanley Baldwin, the new Chancellor, certainly could not sail before the election, and it is not likely he will be able to go for many months after taking office, with the new budget to prepare and the necessity of becoming familiar with the duties of his office.

Mr. McKenna, who is a former Liberal, has come out as a supporter of Mr. Bonar Law and has only recently returned from an unofficial visit to the United States.

This is not the only matter held up by the election. Several questions which Ambassador Harvey had been discussing with the old Government now have been shelved until after the election, partly because the Ministers are too busy with the campaign and partly because it is impossible for the men who are not sure they will be in office in three weeks to commit themselves to any line of policy.

RUNS FOR CONGRESS THROUGH PRESS 'ADS.'

Ernest G. Stevens Conducting His Campaign Through Columns of The Times.

Ernest G. Stevens, attorney-at-law residing at 42 East Seventy-eighth Street, is a candidate for Congress "wherever Americans vote."

He has not gone through the formality of getting himself nominated by any party nor has he filed with the Board of Elections the nominating petition of an independent candidate that would entitle him to a place on the ballot. Hence his canvass need not be confined to the Seventeenth Congressional District, within which he resides and votes. In any Congressional district within this State a vote for Ernest G. Stevens as a candidate for Congress would be valid and should be counted, though, it widely scattered, of course, the vote would be ineffective.

Mr. Stevens is conducting a unique canvass through a series of advertisements in THE NEW YORK TIMES. In short, explosive sentences he is giving his views on labor, Mexico, trusts, taxation and other subjects. In yesterday's appeal he discussed Labor. "Labor," he said, "giant, feet clay, head mud!"

"I am seeking the largest audience that reads THE TIMES," said Mr. Stevens. "Before I am through I think I shall be able to show that the discussion of economic problems on the whole has been conducted by a lot of economic illiterates so far. I am not against unions. I am a believer in labor organizations and in collective bargaining. I am not opposed to the individual striking. I do want labor leaders stripped of the power to order strikes which paralyze essential industries and indirectly are as grave a crime against the individual citizen as highway robbery would be. I am against this new form of rebellion which instead of striking against kings and potentates as of old, strikes against law and order. I think what I have said and shall say on the subject will be of interest and may convey some lesson to readers of THE TIMES, including Haywood, Trotzky and Lenin, who, I know, have THE TIMES on their desks in Moscow."

$6,000 OF DRESSES STOLEN.

Burglars Loot Women's Clothing Shop in Brooklyn.

Despite efforts to suppress news of the burglary, it was learned yesterday that Brooklyn detectives are looking for the man who early Wednesday morning entered the women's clothing shop of Max Stern at 416 Tompkins Avenue, Brooklyn, by jimmying a rear door, and escaped with cloaks and dresses valued at $6,000.

Efforts were made to enter the shop through a rear window, but a steel shutter that Stern had put on last January, following the theft of $4,000 worth of dresses, baffled the thieves. They jimmied the door, however, and escaped without being seen. When Stern opened his shop and saw what had occurred, he notified the police. Detectives found a pipe cutter, a jimmy and several pairs of gloves in the shop, evidently left by the robbers.

DRUG INVESTIGATOR FREED.

Was Seeking Evidence for Government When Arrested.

Otto Helbing, 26, of 314 East Tremont Avenue, the Bronx, an investigator for the Federal Narcotic Bureau, was discharged by the Court of Special Sessions yesterday when District Attorney Josh J. Banton read in court a letter from Colonel William Hayward, United States District Attorney, stating that Helbing was consorting with drug addicts when he was arrested last week in order to obtain evidence against them for the Federal authorities.

When Helbing was arrested some heroin was found in his possession but it appeared yesterday that he was engaged in his duties at the time.

Britain Most Needs Rest, Says Bonar Law, Outlining Policy

Continued from Page 1, Column 1.

me, and I think it was right, that a union which was forced like that, which had no heartfelt feeling of sympathy behind it, was a union which could not be good either for our party or for the nation.

Denies He Forced Break.

Take another test. You know what numbers were in the division among the Unionist members of Parliament. I see in the papers it is stated that it is spoken about as if I were responsible for what happened. That is impossible. I remember that all these members of Parliament are, I think, loyal men. They went to that meeting and deliberately opposed the advice not only of their elected leader, which must have been very much against the grain and which nothing but a sense of duty could have made them perform, but against the view of trusted leaders like Lord Balfour. Do you suppose that my intervention by itself could have had the effect which you say, and could have produced such a majority unless it represented the profound conviction of the Unionist members of Parliament? [Cheers.]

What part was I to play? It is a fact that up to the last moment on Wednesday evening I was undecided whether I should send a telegram announcing my resignation or go to the meeting. But on that day and many days before by personal calls, and still more by pressure of letters, not from those specially representing the die-hards but the most moderate men in our party, members of the party urged on me that at the meeting on Thursday the party was bound to go against the decision of the Government. It depends on you, they said, and you alone, whether out of the chaos which will arise there is still a chance of keeping a united Unionist Party. [Cheers.]

Rightly or wrongly, I felt compelled to believe that there was some truth in what they said, and it was for that reason that I took the decision which I took.

Of one thing there is no doubt. What we have done was the only chance of keeping intact our old party. It has been said that my action and that of others described by Mr. Lloyd George was that of indiscreet, impulsive, thoughtless men who had sacrificed the country to the party. I do not think so. I believed then and I believe today as firmly as I can believe anything that to allow this party to be broken up, to cease to have a body in which to represent the soul of steady conservative opinion would be a calamity not to the party but to the nation. [Cheers.]

Selfless Argument on Labor.

The argument is put forward that in view of the pressure and danger from labor it was necessary to keep up even the name of a coalition when the reality was gone. Believe me, that is a profound mistake. If we had succeeded in settling up on the one hand one party representing everything opposed to labor and on the other labor alone, you could have done nothing which would have added more to the force of labor, and you would have made it certain that as alternative governments must come, the next government would have been a labor government.

Now I am only going to say one thing more about it. It occurred to me this afternoon, and I think it is a curious one, as much of my temperament, that if any one chose to attack me on this ground he would be justified in saying that I am the greatest wrecker of governments almost in our political history. I was the one who after very long patience, I think I can say that, felt that the first Government conducting the war could conduct it no longer and went to Mr. Asquith and said there must be what was more desirable of a party fighting, or there must be a coalition government.

It was I, also, who in December, 1916, after long patience, came to the definite decision that whether it was the fault of that Government or not, it had so lost its credit in the country that it could not successfully conduct the war. There was nothing personal in that. At that time I had for Mr. Asquith a personal attachment, which I still retain, and greater than at that time I had for Mr. Lloyd George. That changed later, not that my friendship for Mr. Asquith diminished, but that my close intimacy with Mr. Lloyd George increased my friendship with him. There was nothing personal in it. I deliberately came to the conclusion that the Government must be changed.

There were, too, circumstances which placed the two occasions to which I refer and the last on a different footing. In the two first we were leaders of the largest party in the House of Commons. I took a responsibility which I could not evade, and I was bound to do what I thought right. On this occasion I might have escaped responsibility. I might have done it, but I have this thought to comfort me, that on those two occasions, though the people did not all think so at the time, I was right [cheers], and if it is a fact that it is right to retain our old party organisation, then the verdict in coming years will be that I am right now also. [Cheers.]

New Government's Policy.

I shall now try to give you an outline of the view and aim of the new Government.

You will, I am sure, or if you don't others will, say that it is purely negative. It is intended to be so. My strongest belief is that at this moment what the country needs to recover from the terrible effects of war is not so much action or legislation by the Government as it is for the people of this country, unhampered by the Government, to use their own initiative and to work out our salvation in that way. [Cheers.]

I will speak to you first on our own foreign policy, but of course that fills almost the whole field, for on it hinges so much the possibility of tranquillity and stability. In this connection I may say I have already, with the approval of my colleagues, made one change in the central machinery of the Government. We have decided to bring the Cabinet secretariat in its present form to an end. [Cheers.]

Now, that does not mean that everything connected with it has got to go. I wish to make that quite plain. I have been a member of the Cabinet under both systems. When I joined the first Cabinet of which I was a member I remember saying to the Prime Minister:

"This is awful. There is no agenda. I have never seen any business conducted in this way."

His reply was that every new member of the Cabinet says the same thing, but he gets used to it. [Laughter.] Well, we have no right to get used to it. There are two things which we must retain, and I believe honestly that no man who has tried both systems would have had any doubts about it. We must have an agenda at our meeting, and we must have a definite record of decisions.

In the old days nothing was taken down. The gentlemen of the Cabinet went away with different views as to what the decision was. That is fatal, and it must be discontinued. But there is no need, I am sure, of the big body which I believe was necessary during the war and immediately after it, but which can come to an end now. [Cheers.] I am convinced the work can be done quite as efficiently and far more expeditiously by having a Cabinet secretary who is also the Secretary of the Committee of Imperial Defence, and in having him and whatever help he needs, resting on a part of the treasury, which is a central department of the Government.

Now, ladies and gentlemen, I have brought this in here because it has great bearing upon our foreign policy.

Give Work to Foreign Office.

We have already given instructions that the machinery of the League of Nations, which has hitherto been run by the Cabinet secretariat, shall be transferred as its proper place in the Foreign Office of this country. [Cheers.] We have given instructions also that as regards conferences, even where it is necessary the Prime Minister should be present, that the machinery for them and the parliamentary working connection with them should be run by the Foreign Office, which is the proper vehicle for the purpose.

In saying that I do not think I am joining in the condemnation of conferences. Not at all! These are times, and probably frequent times, when just as in ordinary business affairs the right way to get things done is for the men responsible to talk to each other. That is often desirable, but in the main the time now comes when we should fall back on the ordinary machinery and the conference should come as an exception and to clinch the business when it has been brought to a certain degree of perfection.

In saying this I am again giving views which are the result of a good deal of experience, but I readily admit that in the case of the late Prime Minister there was an especial reason why he should take an unusual share in our foreign policy. [Hear! Hear!] It was he who made the treaty. Difficulties arose chiefly in connection with the execution of the treaty. It was natural, therefore, that he should understand them better, probably, than any one else.

But after all, the natural machinery is the best machinery, and I think we are ready to fall back upon that. [Cheers.]

Now, as regards our foreign policy, the first and most pressing consideration at the moment is the Near East, and I am thankful to say that in dealing with that we have as Foreign Secretary a man of great experience, a man who in recent difficult times succeeded very well [Hear! Hear!], and a man whom we can trust [Hear! Hear!] to do everything that a man could do to bring this conference to a successful issue.

Now, it is a very difficult position. I do not think in itself it ought to be difficult. I think that if our Allies and in this connection especially France and Italy, could [either] and frankly deal with it—I do not say they have not done so in the past, not at all. I believe we can then come to an agreement. And if we do there is no danger.

I believe better of the Turks and Greeks than that they would not accept the decision of all the powers if they are united, and we must go into that conference, as I am sure we shall, with a feeling—and it is the spirit in which you enter it goes for a great deal—we must go into it with a determination to be fair to the Greeks and with a determination to put an end also to the feeling which I am sure is unjustified and which is, as the great Mohammedan power, is specially vital. We must give the people the impression that we intend to be fair to the Turks as well. [Cheers.]

Gives Policy on Reparations.

But the real difficulties of foreign affairs are in connection with reparations. I do not like to speak about it, but everybody knows from the tone of the French press that a feeling of the most terrible acerbity has risen in regard to this country. I do not think it is justified. I am quite sure there is nobody in this country, and least of all the late Prime Minister, who does not remember the splendid sacrifices France made in the war and who is not as anxious as you and I are to deal honorably and fairly with our ally.

But the question is not easy of solution. It is almost hopeless, though nothing is hopeless if you approach it with good-will and a determination to make it a success. [Cheers.] This is an opportunity, and I know a great deal about it.

At the last election in this country every one, not merely Mr. Lloyd George and those who supported him, but every one of them spoke as if they thought Germany could pay the whole of the war debt. Personally I never thought so, and I was very much out of touch with my own followers in the House of Commons in the debate at the time the Treaty of Versailles was being arranged on this particular subject of reparations.

Insists Germany Must Pay.

I am not myself oversanguine. I knew from the first—I think I can honestly say I never raised these hopes—I knew from the first that any vast sums like that were impossible, but now I do feel the tendency is too much the other way. Here at home we say it is the easiest thing in the world for us to pay one thousand millions, but to get anything out of Germany that is impossible. Well, I do not agree to that. [Cheers.]

The position of Germany is very difficult and the needs of France are very crying, and it may be that an agreement will be impossible. I hope not, but it may be. But France and we will go into this matter with the same object in view. We need something from Germany if we can get it.

France needs it perhaps more, but remember though our suffering is not shown in devastated areas it is shown in our factories and workshops and in the unemployed throughout our land. [Cheers.] France needs it perhaps more, but we go into it with this common object to get everything which Germany can reasonably be asked to pay.

Now if that be true, it is not a difference in aim at all; it can only be a difference of opinion as to the best way of arriving at the result. I know very well—I have heard enough of what has happened to know how difficult it is, but I stand with this assumption that we had difficulties, very great difficulties with our Allies during the war. They often seemed unsurmountable. I had to deal with some of them myself, but we did surmount them with good-will and good sense. We must approach all these problems in the same spirit, and this is vital not only to the British people and the British Government but to the French people, and the French Government must realise that the whole future well-being of Europe and, therefore, of the world depends on common action and both of us must be very slow in doing anything that will make that common action impossible.

For Aiding League of Nations.

Now in connection with our foreign policy there is one other subject upon which I wish to speak. During the war—you all remember it—there was no feeling nearer our hearts than that as a result of the victory we should secure not only peace now but peace in the time to come. We surely have not forgotten that feeling. Now that the first attempt to realise it is found in the League of Nations. I think it is growing in usefulness, and I say that so far as I and the Government of which I am the head are concerned, we shall do everything in our power to make it more useful and more efficient, and that makes me think of another branch of what you may call foreign policy—our relations with America.

There is no party, there is no man or woman in this country who does not realise that our relations with our kinsmen across the Atlantic are something more than the question of bargaining, that they represent common ideals, common views, and, latterly, common suffering in a great cause. And I will say this first, before the war both America and we, we as shopkeepers and they as making money, were considered the most materialistic peoples in the world. It is quite wrong. No nation in any struggle or in any circumstances ever showed greater qualities and more unselfishness than the British Empire in the war, and once it had entered into it no nation was more moved by the highest ideals than the United States. I think it is a great misfortune, but I blame nobody that it is not associated with the League of Nations, and I trust that the time may come when in some way or other it will be associated with it, and if so, its value will be increased more than words can say.

I do not think there is anything more to say about our foreign policy, except perhaps this: I have seen lately an Italian newspaper—and remember, Italy came into the war at the time of our greatest need and played a great part—and in that paper I saw suggestions of new British ambitions to make a second Gibraltar of the Straits and Constantinople. How ridiculous that is to us! Heaven knows that our responsibilities are great enough, that we do not want to increase them, and that one of the things that will rejoice us most will be if this treaty, that is to be negotiated so soon has this result, that our troops can be brought home from that neighborhood.

Will Give Free State a Chance.

The next subject which I shall speak about is Ireland. I was not a member of the Government when the treaty was made, but after it was made I supported it in the House of Commons and now, whatever our views may be, or have been as to the wisdom of the treaty or as to the events which led up to it, this is certain, that in my belief ninety-nine out of every hundred of the people of this country intend to keep that treaty as far as we are concerned. And I earnestly pray that it may be successful.

In saying this we are not paying lip service to it only, our word is our bond. We do not treat it from the point of view in our speeches that things look so bad that we do not think it can succeed and give the impression that we do not wish it to succeed. That is not our feeling. We do wish it to succeed.

It is a terrible task. I remember very well that in a speech which I made in connection with the treaty in December a year ago I said that the people who were taking it on as it were something to help at the elections were living in a fool's paradise. A country so demoralized as Ireland in no circumstances can be put right quickly or easily. It will require great patience, but if we are satisfied now as I believe we have the right to be satisfied, that the Provisional Government is honestly trying to carry out the treaty we will have patience and give them every chance to make it a success. [Cheers.]

I do not need to say anything about our obligations to the other part of Ireland. They are clear. The people of this country will never go back on them [cheers], but our hearts when we read of it are moved by the kind of horrors going on now in parts of Ireland. The people who are suffering have their claim naturally on the Irish Government, but we must not deceive ourselves absolutely of responsibility, and it certainly will be the business and duty of this Government by constant communication with the Government of the Free State to see that these claims for compensation are fairly, honorably and justly considered.

Plans to Restore Trade.

I come now to what is our greatest preoccupation at home, the state of trade and employment. I have already referred to them as if it were our devastated area. Unemployment in this country, I am glad to think, is not getting worse. That is something, but for the months immediately in front of us something must be done. The late Government had prepared and in some cases matured plans. I will have them instantly examined. If we can improve or enlarge them we shall, and we shall put them into operation without any delay.

But remedies of that kind are only palliatives. They do not touch the disease. [Hear! Hear!] The only real cure is to restore the trade and industry of this country. [Cheers.]

Now, the first factor in making that restoration is cutting down our expenditure. [Cheers.] We have already made a beginning, a very small beginning, in that—I refer to the Cabinet Secretariat. It is a small thing in money, but it shows the spirit at least with which we are entering on our task.

There is another method which I am quite convinced can be found for some further economies. During the war unavoidably and in the pressure since the war it has been very difficult to do anything else. Work has been mixed up. There has been a great deal of overlapping, and I am convinced—perhaps examination will show I am wrong, but I do not think so—that a good deal in the way of economy can be done by readjusting the work of the different departments. And one readjustment, I think, I can already safely announce.

I do it after consulting with the officials concerned in the Treasury and in the department. However poor we are, as long as we can pay anything we are not going to be unjust, or even ungenerous, to the pensioners who have got their pensions through the war. But I am satisfied, now that business is getting stabilized, that there is no need for a special Ministry to deal with it, and a Ministry somehow or other always means a little more expense than having it done as a department of some other office.

To End Ministry of Pensions.

I am convinced, and I hope the change can be made rapidly, and without in the least interfering with the rights of the pensioners, we can have the work done in one of the old departments with equal efficiency and with far greater economy. And we mean to try it. [Cheers.]

Now no one knows more than I how difficult it is to get this retrenchment. I know the late Government tried, and I am not going to make any wild promise. I know how difficult it is, but I know also that if it can be done it must be done. Without it there is no possibility of relieving the burden of taxation. It is terribly high, and the fact of this high taxation is not merely something which individuals suffer and grumble at. It is far worse than that. It is one of the very greatest clogs on the wheels of industry as a whole. [Cheers.]

Every party, I suppose, or almost every party, will speak just as strongly on this subject as I do. We have all been speaking about and reducing it for years. All that I can hope is that we will be able to do it, and that you will give us credit for at least trying to do it.

But there is something else in regard to trade, and it is of next importance. I think every one who has been in business knows that instability, restlessness of any kind, has been one of the worst effects upon industry of all kinds. It is for that reason that I expressed the view that what is most needed now, and what it will be our business to try to produce, is a feeling of tranquillity and stability. [Cheers.] In other words, I think we must have as little legislation as possible [Cheers], that we must leave things alone, more or less, where we can.

Difficult to Know Opponents.

Now there is great difficulty in making speeches at all in the present circumstances. For one thing, in the old party days, it was very easy for me, like others, because we could always attack with great vigor our opponents, and the position is such today that one does not know exactly where to begin in that direction. [Laughter and cheers.] That is a drawback to everybody. I am almost inclined to think that my friend, the late Prime Minister, will find it an impossible handicap. [Laughter.]

We are all having peace and tranquillity. Mr. Lloyd George said so the other day. I am bound to say I did not think that was the general impression. Now I will tell you what I mean. He said that some of those who had brought about, or desired, the change of government thought that what was wanted was somebody more commonplace and with a better [middle] manner. [Laughter.] There is a great deal of truth in that [laughter], and I am not sure that inertia [opponents think that] I think the country had a little of the same feeling.

Well, now, one part of that bill I fill. I am more commonplace admittedly, but I can't claim to have a better middle manner. There are in my opinion no two men who differ more in temperament, not in opinions or sympathies, but in temperament, than the Prime Minister and myself. [There was a burst of laughter at the Premier's slip, and Mr. Bonar Law, joining in laughter, corrected his phrase.] Then the late Prime Minister and myself—do not think that in saying this I am setting myself up as a rival to him. He is without any doubt by far the greatest personality in our politics today [cheers], and more than that, I think that as a democratic leader from the point of view of what somebody called the other day dynamic force, I think he is the greatest this country has ever had, not excepting Gladstone.

Gives Opinion of Lloyd George.

Now this is my view of him. In 1918 I had the choice of occupying the position which I fill today. Mr. Lloyd George was very generous. He would have been willing, he told me, to serve in my Government. I would not think of it for a moment, and I believe it would have been a crime to do it, for under all the circumstances and with all the work which was then in front of us I had no doubt and I have no doubt that he was the best man in the country for the purpose. [Cheers.]

He has said truly that there is a curious idea that the man who is good in war should not be good in peace. Well, for different diseases different specialists are wanted. [Laughter and cheers.] We have differences in temperament, and I will tell you what they are. Whenever he sees anything which does not seem perfection or very near perfection he won't let it alone. He goes straight for it. In the war that was absolutely essential. We could not leave things alone. We had to take risks because things could not be done slowly or we would have lost the war. That was invaluable. But there is a French proverb which seems to me to have some truth in it. I shall try it in the original: "Mieux est l'ennemi du bien." Better is the enemy of good. Our disposition today ought to be the reverse of that which I have just described. The feeling ought not to be that.

We want stability. We want to get rid of the idea of unrest. My idea is, don't touch anything unless you are quite certain that you are going to improve it, and that the disturbance will do not more harm than the disturbance will do good. [Cheers.] Now that is my view. Let me give you an illustration of it.

If like the Genoa conference. That was debated before it took place, in the House of Commons. I supported the Government in regard to it, because obviously if the Government is not fit to decide when it is right to hold conference, the Government ought to be turned out altogether. But in that speech any one who reads it—I don't recommend it—but any one who reads it will find that I made it quite plain that in my opinion the chance of success was so small that it was not wise to hold it.

That is what I mean by saying don't disturb a thing unless you are sure you will improve it. I do not say the Genoa conference was done for electioneering. It was done for the highest motives, but anything of that kind which does not succeed is not merely a negative failure but must do harm.

Where I think the Government were wrong was in not realising that the chances of success were so small that it was not worth the risk of holding the conference. [Hear! Hear!]

No Remedy to Improve Trade.

Well, I have said that in my opinion trade is the most important thing which we have to consider. I have no remedy to give to you, but it is the duty of the Government to try to help. We are spending money in everything, in every way we can, in trying to give work, but in my view the best chance of improving our trade is by developing the resources of our own empire. [Cheers.]

Let me try to make plain what I mean. We have lost for the time being a great many of our markets in Central Europe. One of these markets, Russia for example, supplied us with a great deal of food. That supply is now coming from other directions, largely from our own empire.

The war, which did so much to impoverish the countries of Europe and in regard to which our fellow subjects overseas made such splendid sacrifices in money as well as in greater things, had the effect on the whole I think of making them richer. As a result of war orders all raw materials were high. Much more ground was put under cultivation. They have more buying power. Now we are to try to utilize that to the utmost.

I am not thinking of fiscal measures or anything of that kind at all. What I said about leaving things alone applies here also. I am thinking of a general development of our empire. There is more buying power—I cannot help thinking that by a carefully thought out plan in co-operation with the dominions better trade results might be secured. What I intend to do is to consult at once the Governments of the self-governing dominions and, if they approve, call at the earliest date an economic conference to go into this whole subject with the idea of co-operation.

The self-governing dominions are becoming nations, and are large and generous, and by co-operation I do not mean spending British money, but to go into this whole subject with an earnest desire to find if by co-operation we cannot do something to increase the trade within our empire. [Cheers.]

There is one thing more also which I would say in this connection. The trials of the unemployed, and those which I suppose touch us most of all, the ex-service men, are very great. In what I have said I do not mean to imply that we are putting aside forever all idea of improvement by legislation. Far from it. I am not here to attack the late Government as to their policy. I think unemployment insurance was a great act. I think I was a member of the Government when it was done.

Sooner or later I do believe that the time will come when with a good feeling among masters and men you may work out a scheme whereby each trade will have insurance for its own unemployed. I hope that may come, but I do say that at this moment you will do more good not by talking of new schemes but by trying to keep things quietly going and get to work as best we can under existing conditions. [Cheers.]

For Empire Settlement.

But there is one thing which has already been done, and which is well worth it. A great many of our citizens—a large number but small to the total volume of unemployment, has been settled and is being settled under the Overseas Settlement act. Only those are taken who are well qualified for it, and well fitted for the work. You can imagine nothing better for them, and I think it is difficult to imagine anything better for the empire.

We know what the empire meant to us in war. We know also that every one of these men who goes abroad is a better customer than almost anybody else for our goods, and if we have a good many more than we have now of spending it as they often—Well, I have spoken for an hour. If I were to try to deal with every difficulty which is seen in front of me I would not be finished at breakfast. [Laughter.] I am not going to attempt anything more. I will only say this: I referred to the decision taken in regard to our party in London the other day, at that meeting the resolution, which I had nothing to do in framing let me say, had some reference, rather vague, to co-operation with the national Liberals. Now let me say exactly what I think about it.

I have always had the belief that you do no good by trying to get formulas which seem to bring views that are absolutely opposed together. You can get no good at that; but I did interpret, and I have already given instructions to our central office to interpret, that suggestion in this way: We cannot go back on our decision. We are going into this a united party in the hope of getting a Unionist majority in the House of Commons. [Cheers.] That is what I am going for [renewed cheering], but in individual areas people connected with the two parties have worked together up till now. I feel this as strongly as any one, and indeed I saw in a Glasgow newspaper this morning a picture of you, sir (turning to the Chairman, Sir Charles Cleveland), and Sir Joseph Maclay, as the Chairman of another meeting, and I said to myself, this is funny business. Sir Joseph Maclay was one of the things I was proudest of in the war. [Hear! Hear!] I knew him so well that I think it was my knowledge that gave him his post as Shipping Minister, and I am certain no one did better work.

Urges Co-operation in Some Districts.

Well, now, I would like to see co-operation in so far as it is possible without going back on our decision. I see no reason why we should not co-operate on this basis. It was done before the war in an ordinary party way. When in certain districts different parties came to an agreement, we would not contest a certain number of their seats, and they would not contest a certain number of our seats, and they could get in that way without fighting as fair a representation for their party as they could expect to get by fighting.

I see no reason why such an agreement should not be carried into effect. It has been done already. I am told of one of the big cities in England where, in the last election, there were three Unionists and three National Liberals, and I believe they have decided that they will not contest each other and allow the parties to have the same representation. I should be very glad personally if something of the same kind could be done in Glasgow, but it is obviously not for me to give orders.

If such an agreement can be carried through, it must not be one-sided. It must be fair, and I think it is for those concerned in the different areas to arrange it. That is all I can say on that subject of possible co-operation.

Now I shall conclude.

Mr. Lloyd George said yesterday that those who were stepping into his place were going to seize the profit. That is not the way it struck me. [Laughter.] I do not think that is the way it would have struck him if he had been appealing as Prime Minister to the electors at the present moment.

What are the profits? Unemployment is very bad though, as I said, it is not getting worse. The load of taxation is so heavy as to be almost undendurable. Ireland, though still hopeful, is in a very dangerous condition, and one cannot look upon it without grave alarm. Our foreign policy on which the whole prosperity of the country depends, is in a very dangerous condition. There is unrest in India. There is unrest in Egypt and there is talk against us by Mohammedans throughout the empire as a whole.

That is not a balance sheet that if I were buying a new business I would take over with any equanimity. [Laughter and cheers.] It is not in that spirit I am facing this, but in closing I will repeat to you the last sentence delivered from this platform which I used in my last speech at the general election of 1918. It exactly expresses my feeling today. Whatever happens and what Government is returned to power, in my belief there will be disappointment, but we cannot help that. The problems are there. We have to face them, and if you return us to power we will face them as honestly as we can. [Loud cheers.]

BRITISH PARLIAMENT IS DISSOLVED BY KING

Premier Bonar Law Issues a Manifesto to the People, Outlining His Policies.

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Special Cable to THE NEW YORK TIMES.

LONDON, Oct. 26.—A royal proclamation dissolving Parliament was issued today. This put an end to the first of Britain's five year Parliaments twelve months before it was necessary.

Apart altogether from political questions of the moment the House of Commons was unsatisfactory. It contained a large number of members who were quite undistinguished, and it was so completely one sided that the whole parliamentary tradition of a not too unequal division of the House of Commons was undermined. One result of this has been that new men have found it difficult to make a mark, and the apparent poverty of political leadership in England today may be attributed in no small measure to the overwhelming strength of the Coalition in the House just dissolved.

Lord Birkenhead, speaking at Colchester of ex-Premier Lloyd George, said:

"He is incomparably the most distinguished living Englishman." He expressed the opinion that "when the voice of contemporary detraction is at last silenced it will be recognized that history gives a place to David Lloyd George—a place not less brilliant and not less permanent than it gave to the great Chatham."

As the election issues are growing clearer it becomes more certain that the electors have to face a choice between Mr. Bonar Law, a leader who emphasizes his natural tendency to safe, quiet policies, and Mr. Lloyd George, a man who has compelled respect from those who differed most intensely from him, but is believed by many to have brought upon the country by his impetuous methods no small part of the difficulties with which it is faced.

As Lord Birkenhead in his speech urged, as nine of the new Ministers were in the old Cabinet there can be no question of the principle involved in its downfall.

"Not on a single point," he said, "to which my attention was ever called did these nine gentlemen indicate any disagreement of principle with the measures which were carried out, and therefore we shall indeed be a happy family [laughter] because we cannot suppose that these nine gentlemen have changed all their views on all great topics of public importance in nine days." [Laughter.]

LONDON, Oct. 26 (Associated Press).—Premier Bonar Law issued a manifesto today setting forth his policies. This contained no remarkable surprises, and the greater part of it was devoted to enlargement of his policies outlined at the Unionist meeting which elected him leader. He proposes to abolish the Cabinet Secretariat which has been criticised as expensive and unconstitutional by the opponents of the late Government, and to transfer British representation to the League of Nations to the Foreign Office.

A CONTRACT VERSUS A PROSPECT

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PROMISES FRANCE A NORMAL BUDGET

Minister Tells Chamber That It Will Be Equilibrated in Two or Three Years.

DIFFICULTY IS EXTERNAL

Says "Recoverable Expenses" From Germany Constitute Political, Not Financial, Problem.

PARIS, Oct. 26 (Associated Press).—M. De Lasteyrie, Minister of Finance, took part in the budget debate tonight and his remarks were applauded by every section of the House with the exception of the Extremists. He sought to establish that France's ordinary budget would be normally equilibrated in two or three years, thanks to increased revenue from present taxation and by the return of the liberated regions into the taxpaying category.

Recoverable expenses, "in which France had advanced ninety-six billions to Germany," he declared constituted a political, not a financial, problem, which ought to receive solution at the Brussels conference, as to the early calling of which M. De Lasteyrie did not seem to entertain the slightest doubt.

The Minister laid the Government's financial policy before the Chamber, pointing out that since 1913 all the budgets of the world had shown deficits. Even the United States, Switzerland and Holland were behind between 20 and 30 per cent. France's allies had abruptly broken off financial solidarity, and in consequence exchanges had mounted and the greatest economic crisis had developed in their countries.

Dismissal of Civil Servants.

Among France's economies he mentioned the dismissal of 36,900 civil servants, and promised that the remainder of 50,000 would follow before the end of the year.

"But economies will not drag the country from its present position," he said. "We need receipts. I affirm that existing taxation would supply the three or four billions needed, if collected in full."

Taxation, which amounted to 460 francs per head in 1913, had become today 2,478. He admitted that the income tax in France did not yield the same results as in other countries but that was due to the lack of large fortunes. Six thousand two hundred families in England, he explained, had an income of between half a million and a million francs, as compared with 641 in France.

The Minister, who had been an inspector of finances, told how he had wished to introduce stricter methods, necessarily inquisitorial, into the collection of the income tax, but had abandoned this scheme in the face of the opposition it met. He thought it would be possible to make the income tax and succession duties yield an additional billion and a half francs, and a tax on business turnover the same amount, notably from the butchery and automobile industries.

"It is not the ordinary budget that causes me anguish," the minister declared, "but the budget of recoverable expenses. We must find some twenty billion francs in order not to delay reconstruction in the liberated regions."

France had already advanced 96,000,000,000 francs to Germany for reparations, and Germany had only repaid the cost of France's army of occupation.

A Political Problem.

"This situation has arisen," he added, "because we were unable or lacked the courage on the morrow of the armistice to force Germany to take indispensable financial measures; if interallied financial control had existed then, Germany could not have gone to the edge of bankruptcy to escape her charges. The reparations problem is a political, not a financial, question like that of the interallied debt, which weighs so heavily on exchange. I have confidence that the Brussels conference will meet at an early date; the French Government will then present a concrete and definite program. We shall see what we bring back from Brussels and then take decisions."

This brought ironical exclamations from the extreme left, to which M. de Lasteyrie turned, demanding how the balance sheet could be drawn up before the results of this conference were known.

The Socialists continued to interrupt as he went on to declare:

"It is probable, it is even certain, that fresh sacrifices will be demanded some day from the country, but only when we have drawn up a complete balance sheet. We are certain that we will be able to equilibrate the purely French budget shortly, but for the recoverable budget we shall not operate by a financial solution, but by a political solution. The Brussels conference will be decisive for the tranquillity and peace of the world."

The Minister ended his speech with an appeal against pessimism, saying: "Is there a country in the world that offers such a spectacle of calm, order and work as France? We cannot demand further sacrifices from the country before convincing it that we have obliged Germany to pay what she owes us."

Louis Deschamps followed with a strong attack on the tobacco monopoly. He argued that it would be more profitable to give concessions to private companies.

HINTON'S PLANE MENACED.

Just Escapes Steamship Fire—Insect Collection Is Burned.

PORT OF SPAIN, Trinidad, Oct. 26.—The seaplane Sampaio Correia II, in which Lieutenant Walter Hinton is attempting to fly from New York to Rio Janeiro, escaped damage from fire this morning when it was hurriedly towed from its moorings as flames from the steamer Viking, belonging to an American asphalt company, threatened it. The Viking burned to the water's edge.

Valuable collections of insect and animal life obtained after extensive research work in Venezuela have been lost with the burning of the Viking. The collections were brought on board by a scientific party of naturalists under Professor C. William Beebe, the ornithologist, of New York. The scientists were sent on their mission from the New York Zoological Society and were returning from Venezuela to Trinidad en route to New York.

Potter Not Yet Invited by Germany.

PARIS, Oct. 26 (Associated Press).—William C. Potter, President of the Guaranty Trust Company, said today that he had not received any invitation from the German Government requesting him to come to Berlin to advise means for the stabilization of the mark. Mr. Potter said that he was sailing for New York on Nov. 1 and that it would be difficult for him to change his plans if the invitation is received later.

Irregulars Attack an Irish Post.

DUBLIN, Oct. 26.—A large force of irregulars attacked a National post at the Upper Bridge, Ballina, County Mayo, last night. After several hours' firing the irregulars withdrew. There were no National casualties.

ALLIES COUNTERMAND ANGORA BANK ORDER

Foreigners in Anatolia Required to Register and Waive Protection of Own Country.

CONSTANTINOPLE, Oct. 26.—Local officials and municipal employes are greatly concerned over the message which Hamid Bey, the Angora representative, sent to all the banks at Constantinople warning them that no payments made on account of the Constantinople Government would be recognized by the Angora Government.

The Allied Commissioners notified Hamid Bey yesterday that they could not recognize his injunction against the banks. They told him that it would bring starvation to the widows, children and other beneficiaries of Government pensions. It would terminate public services and lead to anarchy, the note from the commissioners said.

Since they were responsible for maintaining order and safety in the city, the commissioners notified Hamid Bey that they had ordered the banks to continue disbursements as in the past.

SMYRNA, Oct. 26 (Associated Press).—The Turkish Nationalist authorities have announced that all foreigners desiring to remain in Anatolia must register immediately with the authorities. The applicant must agree to submit to the Turkish law in every respect, waiving all rights to appeal to the protection of his own Government.

No persons who formerly were Ottoman subjects and adopted another nationality will be accepted as bona fide foreigners, as under the Nationalist law they are still Ottoman subjects. Four weeks are allowed for compliance with the formalities.

The chief importance of the new order is that it forces foreigners to abandon all right to the protection of their own Government under the so-called capitulations. A similar régime has recently been rigidly enforced in the interior, and great prominence is given in the Turkish press to the case of an Englishman who received thirty lashes under the Turkish law for having alcoholic beverages in his possession.

SEIZE PRINCE ANDREW FOR GREEK DEBACLE

Constantine's Brother to Be Interned at Athens—New Tribunal Arrests Four Others.

ATHENS, Oct. 26 (Associated Press).—The newspapers announce that Prince Andrew, brother of former King Constantine, was arrested yesterday at Corfu on the charge that he contributed to the disaster suffered by the Greek Army in Asia Minor. He will be brought to Athens on a destroyer and interned in the palace.

General Stratigos has been added to the roster of Greek statesmen and soldiers in jail. His arrest yesterday followed the publication of the Revolutionary Committee's decree establishing a tribunal to try political and military prisoners for the defeat of Greek forces in Asia Minor. At the same time three civil leaders were arrested—George F. Baltassis, former Foreign Minister; M. Stais, once Minister of the Interior, and M. Bozikis, former Governor of Thrace.

Prince Andrew commanded a corps of the Greek Army on the Smyrna front. After the disaster to the Greek forces there, he went to Corfu, expecting to proceed to London to join his wife, formerly Princess Alice of Battenberg. On Wednesday an Athens message stated that an investigator had been sent to Corfu by the commission in charge of the inquiry into the Greek debacle to question the Prince regarding the charge that he had refused to execute an order, thus contributing to the disaster.

NEAR EAST COLONY BURNED.

Relief Farm, Which Was Succeeding, Is Now a Total Loss.

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Special Cable to THE NEW YORK TIMES.

PARIS, Oct. 26.—The Near East relief farm colony experiment at Sulcimanli, near Rodosto, has gone up in smoke, according to a cable from Constantinople. The destruction of the colony by fire two days after it had been abandoned by 500 Armenian settlers was reported to the Turkish capital today by a British communique from Rodosto.

The farm colony, founded a year and a half ago, was considered a success until the Mudania agreement caused the Armenians to flee. Five hundred Armenian families from Ismid and the Turkish interior settled on 5,000 acres of land and furnished the necessary farm equipment on an agreement to refund the costs in a series of semi-annual payments. The first two payments were met promptly. A bumper crop, totalling 500 tons, has just been harvested. This was taken by the refugees in their flight and shipped to Greece. Cattle and farm implements were returned to the Near East Relief, which shipped them to Dedeagatch for the use of the refugees.

Franklin-Bouillon to Rule Syria.

Copyright, 1922, by The Chicago Tribune Co.

PARIS, Oct. 26.—The newspaper Liberta tonight says that M. Franklin Bouillon has been named High Commissioner to Syria, replacing General Gouraud, who is resigning, and that M. Bouillon's appointment to Syria would considerably strengthen the French position vis-a-vis the British regarding reparations, as the Turks will not arouse the Arabs against the French as long as M. Bouillon is there. Diplomatic circles regard the appointment of M. Bouillon as a clever play by the Quai d'Orsay.

2 NEW BRITISH BATTLESHIPS

Construction of Units Is in Accordance With Naval Treaty.

LONDON, Oct. 26 (Associated Press).—The Admiralty, it was stated today on high authority, has issued tenders for the construction of two 35,000-ton battleships.

This is in accordance with the Washington agreement. There has been much discussion, however, as to whether or Great Britain would build these ships.

DISMISSED FOR SHIP'S LOSS.

British Court-Martial Blames Commander Bolt for Raleigh Wreck.

PORTSMOUTH, Eng., Oct. 26 (Associated Press).—The court-martial in connection with the loss of the British cruiser Raleigh off Labrador on Aug. 8 last has found that the charge against Commander Bolt of the Raleigh, that by negligence or default his ship was stranded and lost, has been proved.

Commander Bolt was ordered to be dismissed from his ship and severely reprimanded.

GENTLE JULIA

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At 59.50

DRAPED Wraps and Coats of the slim line tendency, immensely flattering by way of their collars of skunk, wolf, beaver, or caracul, or of self material treated in an unusual manner. Of panvelaine, velverette, osiris—beautifully silk lined and warmly interlined.

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INDIVIDUAL Modes in Capes and Coats that reflect Paris in every line and detail. *Many are late importations*, while others have been adapted with consummate skill.

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FINDS REGISTRATION BECOMES A SCANDAL

Special Deputy Attorney General to Place 20 to 25 Cases Before Grand Jury.

SEES FRAUDS IN BROOKLYN

Mayor Attacks Gilbert's Inquiry and Calls It Move to Aid Miller.

"The false registration situation" is developing into a registration scandal," according to Special Deputy Attorney General Grover M. Moscowitz, in charge of the Attorney General's Election Bureau, who announced last night, following four arrests during the day, that he would go before the Grand Jury on Monday with probably twenty or twenty-five cases in which indictments would be sought. He said that the District Attorney was co-operating with him in checking up registration frauds in Brooklyn.

The extent of the frauds in Brooklyn were revealed by Mr. Moscowitz after Abraham S. Gilbert, Deputy Attorney General in charge of the Election Bureau, 1,819 Broadway, had issued a statement in which he said that registration frauds in Manhattan had gone undetected until he started his investigation because the police were lax in their duty. Mayor Hylan, in a statement issued from City Hall, attributed the activities of Mr. Gilbert to an effort to further the political aims of Governor Miller at an expense of $100,000 to the people in maintaining the Election Bureau. Regarding the situation in Brooklyn, Mr. Moscowitz said:

"The situation is developing into a registration scandal. Today we have had at least 100 complaints, and some of them have come anonymously. Our investigation is bearing fruit far beyond my expectations. The police are making their returns direct to the office of the Attorney General, and many warrants are being prepared. Tonight I applied for ten additional warrants following the arraignment of four persons today charged with fraudulent registration.

Work With District Attorney.

"We are working in conjunction with the District Attorney of Kings County. The public is beginning to realize that the Attorney General has an office in Brooklyn and that registration frauds are going to be prosecuted."

"I am continuing to check up the registers in a number of assembly districts, having in mind the number of persons marked as claiming assistance on election day," says the statement of Mr. Gilbert. "My work in this connection, however, has been somewhat interrupted by another situation which has attracted my attention.

"A number of cases of false registration have been discovered by my investigators which apparently have not been discovered by the Police Department. At any rate, they have not yet been reported to me. There is no reason why a case of false registration should not be discovered by a patrolman if it can be discovered by one of my investigators.

"On the whole, I have had very cordial co-operation on the part of the Police Department. The instructions issued by the Police Commissioner to the uniformed force are complete, and if observed by the members of the force would make false registration impossible.

"My observation is that most of the patrolmen assigned to the duty of investigating the list of persons registered are conscientious in the performance of their duty. In many instances I have found affirmatively accurate and intelligent work, but I do find some instances where the work of patrolmen has been exceedingly lax and I am proceeding to investigate these cases.

"With the wonderfully well organized and capable Police Department that we have in the City of New York there should be no necessity for a large corps of investigators in the office of the Attorney General or any other State office. We ought to be able to depend entirely upon the police work in this respect.

"What I have said with reference to the checking up of the registration applies with equal, if not greater, force to the work of patrolmen at the polling places. Some patrolmen seem to think that they were there solely for the purpose of keeping order and making arrests when directed by the inspectors of election or by one of my investigators.

"The fact is that the patrolmen stationed at polling places have the affirmative duty of preventing violations of law and of making arrests in the event that crime is committed in their presence, and I shall expect all patrolmen to have this in mind on election day."

Mayor Hylan's Statement.

Mayor Hylan in his statement says:

"The public utilities ring and their friends are busy in a new direction in an effort to help elect their candidate, Governor Miller. Having created a new position through the last Legislature, they are now spending $100,000 of the people's money to further their political ends.

"The pretense is that they are trying to purify the ballot in New York City. The fact is that they are by their tactics intimidating voters and will probably prevent some of them from going to the polls on election day.

"Abraham S. Gilbert, former law partner of Federal Judge Mayer, who allowed him a fee of $118,000 as Special Master after he decided in favor of the gas companies in litigation which they brought to prevent the city from enforcing the 80-cent gas law, is Special Attorney General in charge of this election work.

"Mr. Gilbert was appointed under the legislative act and is authorized to spend $100,000 ostensibly to prevent frauds at the polls. It is a notorious fact that for many years most barefaced election frauds have been committed in up-State counties where the Republican organizations are in absolute control. In some of these counties there are no Democratic organizations whatever. Instead of investigating in these Republican counties, Deputy Gilbert seems to be spending the $100,000 in the pursuit of shadow election frauds in New York City.

"Election frauds in New York City are at a minimum. This fact is known to the Republican bosses and to Mr. Gilbert. Years ago the Republican machine intimidated voters in New York City through a State Superintendent of Elections. In those days the agents of the State Superintendent used to go into polling places and bulldose not only Democratic election workers, but the police as well. This situation will not again occur in New York City. Intimidation will not be permitted.

Queens Bar Committee.

"Under the special act, Mr. Gilbert's agents may enter the homes of private citizens and question and subpoena any person who in their opinion is illegally registered. The Committee on the Amendment of the Law of the Bar Association, in reporting on this proposed legislation to the Governor, declared that it would 'inaugurate a system of oppression to the citizen beyond anything attempted by present or former laws.' The committee further said:

"'It is wrong in principle and in practice would be fraught with danger. There is no foundation to the claim that election frauds are practiced which would justify such an enactment as is proposed.'

"There is nothing to prevent Commissioner Gilbert from appointing 1,000, 2,000 or 10,000 Deputy Attorney Generals on election day and putting them in charge of polling places in the State of New York. I know nothing in the law that the Attorney General might virtually supersede the Boards of Elections in all counties and through his deputies might attempt to override even the police in the polling places.

"Such a shocking abuse of power conferred on the Special Deputy Attorney General might deprive citizens not only of their right to vote, but of their courage to protest against abuse and intimidation.

"The people of this State should know this fact and they should resent such potential misuse of power by the Republican Attorney General and the Republican Governor, by going to the polls and voting against them on Election Day. Since Mr. Gilbert has so strongly projected himself into this campaign by his publicity articles suggesting contemplated election fraud in this city, it is well to remember that the United States Supreme Court cut his fee down from a total of $118,000 allowed him by his former law partner, Federal Judge Mayer, to $40,250. This fee was paid out of the city treasury after Mr. Gilbert decided against the people and in the interest of the gas companies.

"In commenting on the fee allowed by Judge Mayer, the United States Supreme Court said:

"'We cannot doubt that the allowances are much too high, certainly twice and three times what they should be. If the time devoted to the entire service—282 days—be accepted as equivalent to one year, the total allowance is fifteen times the salary of the trial judge and eight times that received by justices of this court.'"

Mr. Gilbert explained that he had subpoenaed the registration records of most of the districts in the downtown part of Manhattan. His investigators are tabulating the records, and as soon as they report their findings to the Deputy Attorney General he will decide upon the next step of his investigation.

4 REGISTRATION ARRESTS.

Three Prisoners Accused of Not Living at Addresses Given.

Charged with having illegally registered, Luke Frasca, 28, of 245 Spring Street, was held in $1,000 bail for further examination on Oct. 30, by Magistrate Earl A. Smith in Tombs Court yesterday. Frasca registered on Oct. 9 in the Twenty-ninth Election District of the Ninth Assembly District, giving his address as 13 Macdougal Street. Policeman Thomas Lilienthal said Frasca did not live at that address. Frasca's was the second false registration arrest by Lilienthal.

Gustave Variano, 28 South Elliott Place; George W. Gloster, chauffeur, 288 Marion Street, and Walter Scott, 220 Bay Street, all of Brooklyn, were arrested yesterday on charges of fraudulent registration on warrants issued by County Judge Martin. Variano was held in $1,000 bail. The other two prisoners will be arraigned today. Special Deputy Attorney General Grover M. Moscowitz said that Variano registered illegally because he was under a sentence for attempted assault, while the other two prisoners had registered from addresses at which they did not live.

COPELAND ATTACKS CALDER ON TARIFF

Says There Are Too Many Men in Congress Ready to Trade Votes for Special Interests.

SALAMANCA, N. Y., Oct. 26.—Dr. Royal S. Copeland, Democratic candidate for United States Senator, in his speech here tonight, said

"If we are to believe the published statement of Mr. Littauer, Senator Calder had little to do with the forming of the tariff law. The Senator was so busy getting other Senators to help him on gloves, according to Lucius Littauer, that the others chedules were of small concern to him.

"As a matter of fact the problem of high tariff framers is how to pluck the largest amount of feathers with the smallest amount of squealing.

"The great objection to the so-called 'protective tariff' is that the amount taken from the pockets of consumers is far greater than the amount reaching the Government Treasury. To illustrate: In one year the duty collected on steel rails was less than one million dollars, while steel rails made and used here cost the public $23,000,000 more than they would have without that tariff law. (At the same time these same steel rail makers were selling the same steel rails abroad for prices that competed there with the foreign makers.) This tax, therefore, causes our country to suffer and does not aid the Government, because it is unproductive. It is neither apportioned according to ability to pay, nor does it pluck feathers for the Government. It plucks plenty of feathers, and without much squealing, but whose nests are feathered?

"There are too many men in Congress ready to trade their votes for some special interests.

"In his speech yesterday Mr. Calder says, in effect, he is experienced and knows the street numbers of all the Government departments where they give out favors. He is to be commended for his considerate care of all who ask favors, but, after all, he can hardly be excused for neglecting his legislative duties to devote himself exclusively to haunting the departments. Do the latter by all means, but during Senatorial office hours we expect intelligent and conservative application to the tedious details of the Senatorial sessions. It may be a toresome duty to have to dig down into the minute and multitudinous details of law making, but that is the righteous penalty of holding the office.

"The great enthusiasm shown by the overcrowded audiences indicates that the Republican program is under condemnation of the people of New York State. If I mistake not, the Democratic ticket will be elected from top to bottom."

MARSHALL PRAISES CALDER.

Lawyer Urges Senator's Re-election —Endorses Justice Marsh.

Louis Marshall has given his indorsement to United States Senator William M. Calder, who is seeking re-election. "His experience has qualified him for increased usefulness in the future and his past achievements entitle him to the commendation and support of those whom he has so faithfully served," Mr. Marshall said in a letter made public yesterday.

Mr. Marshall also indorsed Supreme Court Justice Robert McC. Marsh, now serving under appointment from Governor Miller and a candidate in the election for his present place on the bench. Mr. Marshall extolled Justice Marsh for his legal learning and judicial temperament.

"He is free from prejudices and possesses the patience of one who sits in judgment," Mr. Marshall wrote in a letter to Clarence J. Shearn, Chairman of the committee formed to conduct the campaign for Justice Marsh. "While he recognizes the fact that a Judge has no right to disregard the commands of the Constitution and of the statutes, he nevertheless appreciates that in interpreting the law the demands of social justice cannot be ignored. His election would inure to the public welfare. His defeat would be most unfortunate."

WOMEN HOLD CALDER RALLY

Senator Answers Critics and Lenroot Supports Him.

Republican women of Brooklyn staged a rally last night that came far from filling the Academy of Music. Mrs. Beatrice V. Stevenson, Vice Chairman of the Kings County Republican Committee, presided. The principal speakers were United States Senators William Calder, candidate for re-election, and Irvine L. Lenroot of Wisconsin.

Senator Calder replied once more to attacks by his Democratic opponent, Dr. Royal S. Copeland, on the tariff law and the Senator's part in framing it, particularly in respect of gloves. Senator Lenroot praised the Republican Administration, saying that it had disposed of much of the muddle left by the Democrats, that it had done away with some irksome taxes and that it had to its credit a very great achievement in the results of the disarmament conference.

Among other speakers were Colonel William J. Donovan, candidate for Lieutenant Governor, and local Kings County candidates.

Why Our Guarantee Is the Best

No. 9 BECAUSE it avoids the losses that come from promising too much interest

A few years ago there was a company that sold debentures and most people thought they were real estate bonds issued against its properties, and it promised 6% when 5% was the market rate for good mortgages.

It competed with us and sold millions of its bonds to preachers, school teachers and the public in general.

Soon the company went into the hands of receivers, owing millions, and the bondholders are stated to have received no interest since, with a prospect of receiving 40% of their principal at the most.

For 30 years the people who have bought the mortgages and certificates guaranteed by us have received their interest on the day it was due and have not lost a dollar of principal.

Buy our mortgages from the Title Guarantee & Trust Co. and get the best.

Bond & Mortgage Guarantee Co.

Capital and Surplus $12,000,000

176 Broadway, New York | 175 Remsen Street, Brooklyn | 160-08 Jamaica Ave., Jamaica

Franklin Simon & Co.

A Store of Individual Shops

FIFTH AVENUE, 37th and 38th STS.

For the Junior Miss (12 to 16 yrs.)

THE STRAIGHT LINE RIDING HABIT

Priced very low because the Riding Shop appreciates that young girls outgrow their habits quickly.

39.50

CUT ON THE SAME CORRECTLY CONVENTIONAL LINES AS OLDER SISTER'S HABIT—MADE OF IMPORTED ENGLISH FABRICS.

Imported English herringbone worsted in brown or green colorings or in oxford or brown melton.

RIDING HABITS 4 TO 10 YEARS 29.50

GIRLS' MADRAS RIDING SHIRT WITH ETON COLLAR . . . 2.95

VELVET JOCKEY CAPS . . . 5.75

CALFSKIN PUTTEES 7.95 CROPS 2.50

RIDING APPAREL SHOP—*Fourth Floor*

Jay-Thorpe Inc.

24-26 FIFTY-SEVENTH STREET WEST

MILLINERY

Friday and Saturday

From our collection of charming hats we have selected a number representing our most successful models which will be offered at

15.00

Heretofore 25.00

Main Floor—Millinery Department

MAISON BERNARD

22 East 57th St.

Between Fifth and Madison Avenues

Replica of a late Lanvin model, of fine black velvet, trimmed with grey fur. One of the many astonishing values in this sale at

$75

FOR TODAY & SATURDAY

A Most Important Presentation of Reproductions of Latest Paris Models in

FROCKS

SPECIALLY PRICED

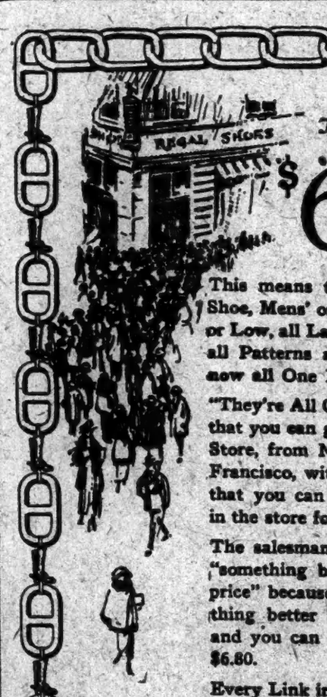
$75

For Luncheon & Dinner Wear Of

Chiffon Velvet *Crepe Renee*
Crepe Roma *Fine Cloths*
Crepe Satin *Novelty Silks*

Many are richly hand embroidered, or fur trimmed. In black, navy, and those shades which Fashion has decreed. Every one is unusual at this price.

Other Models, Including French Originals, $49.50 to $245



They're All One Price

$6.80

This means that every Regal Shoe, Mens' or Womens', High or Low, all Lasts and Leathers, all Patterns and Designs, are now all One Price,—$6.80.

"They're All One Price" means that you can go into any Regal Store, from New York to San Francisco, with full confidence that you can select any Style in the store for $6.80.

The salesman can't show you "something better at a higher price" because there isn't anything better than the Best,—and you can buy the Best for $6.80.

Every Link in the Regal Chain is showing the largest increase in the shoe business, that's why we can put the greatest value in a shoe for $6.80.

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REGAL SHOES

For Men and Women | For Men and Women

Fitted with the Reese Fitting Machine used exclusively by the U.S. Government and Regal Stores.

22 stores in Greater New York See Telephone Directory

From Coast to Coast in Regal Stores—One Price

IMPORTANT SALE

Today and Tomorrow

FORSYTHE'

Tailored Silk Waists

Superior quality Crepe de Chine, Broadcloth, Heavy Habutai, Radium, La Jers and other popular materials.

5.75

Formerly 7.50 to 10.50

Genuine Viyella Flannels

Many models—stripes, checks and colors

5.00

Formerly 7.50

JOHN FORSYTHE & SONS

590 FIFTH AVE. (at 48th St.) | 3 WEST 42nd ST. (near 5th Av.)

MEN'S FURNISHINGS SHOP

MEN'S SILK REPP SCARFS

In Two and Three Tone Stripes

$1.50

THIS is the season for stripes—but here's a new reason for stripes—rich silk repps in fourteen blends of two and three tone stripes—absolutely different from any stripes you ever bought—yet absolutely the same in cost—a new design in pattern—the old design in price!

Franklin Simon & Co. Fifth Avenue

Men's Shops—West 38th and 37th Sts.—Street Level

FIVE HUNDRED BEAUTIFULLY FASHIONED HATS

$10

FRIDAY AND SATURDAY

TO BENEFIT THOSE WHO WERE NOT FORTUNATE ENOUGH TO VISIT THE RECENT TEN DOLLAR EVENT.

Values up to $25

AVEDON

448 Fifth Ave. at Fortieth St.

CONGRESS NOMINEES QUIZZED BY LABOR

Candidates Bombarded With a Questionnaire Asking Views on Many Public Questions.

RAIL HEADS CRITICISE IT

See an Attack Upon the Stability of Our Institutions by an Appeal to a Class.

Labor leaders are bombarding all candidates for Congress at the November, 1922, election with a questionnaire asking their views on public questions. The candidate is asked as to his attitude on the repeal of the Esch-Cummins, or Transportation act, the ship subsidy, collective bargaining, the sales tax, soldiers' bonus and many other questions.

Following are the questions which the labor organizations are asking of the Congressional candidates who will be voted on in November:

"If elected to Congress will you work and vote to repeal the Esch-Cummins Railroad law?

"If elected to Congress will you work and vote against the ship subsidy and all other special interests?

"Do you believe that five men on the Supreme bench who have not been elected by the people, and who cannot be rejected by the people, should be permitted to nullify the will of the people as expressed by their representatives in Congress and the executive in the White House?

"If elected, will you work and vote for a constitutional amendment restricting the power of the Supreme Court to nullify acts of Congress?

"If elected will you work and vote against compulsory arbitration and all attempts to destroy or restrict the rights of labor to organize, bargain collectively and strike?

"Will you work and vote for a clean-cut Federal statute prohibiting Federal judges from issuing injunctions in industrial disputes?

"Will you work to reinstate the excess profit taxes and maintain the taxes on big incomes?

"Will you work and vote against a sales tax on the food and necessities of the poor?

"Will you work and vote to reduce appropriations for the army and navy to a prewar basis?

"Will you favor increased Federal appropriations for education?

"Will you work and vote for a special tax on war grafters and profiteers to pay the soldiers a just compensation?

"Will you work and vote for a law that will take the profit out of war by manufacturing battleships, munitions and other implements of war in Government plants only?

"Will you work and vote for a clean-cut Corrupt Practices act which will put an end to Newberryism?

"Will you work for and vote for the Federal abolition of child labor and a Constitutional amendment for that purpose if necessary?

"Will you work and vote against the passage of compulsory labor laws?

A canvass of railway executive offices yesterday showed that the executives were not planning any concerted opposition move to the labor leaders' questionnaire. While none of the officials would discuss the matter for publication, the opinion was freely given that such an effort by a limited group was obviously intimidation, and that the labor unions intended to support only those candidates who satisfactorily answered the questions put to them. This was already done through the labor press, it was said.

"If this effort is secret it is all the more dangerous," said one executive.

"Even if it is open it constitutes an attack upon the stability of the institutions of our Government, for obviously an attempt to commit our representatives in Congress to the interests of any single group is most dangerous."

CALLS REPUBLICANS FRIENDS OF LABOR

Chairman Adams Denies Congress Has Been Inimical to Wage Earners.

Special to The New York Times.

WASHINGTON, Oct. 26.—Replying to organized labor's attack on the Republican Party and what he characterizes as the "biennial attempt" to deliver labor politically, John T. Adams, Chairman of the Republican National Committee, declared in a prepared statement today that his party had never been inimical to labor.

"In every campaign a few demagogues and political fakers issue alleged 'nonpartisan' appeals for wage earners' votes against the Republican Party," Mr. Adams said. "These appeals are issued by those who are interested in exploiting labor rather than promoting its best interests. This biennial attempt to 'deliver' labor has always failed. It will fail this year.

"One may search the record in vain to find anywhere the charge sustained that this Republican Congress has been inimical to the interests of the wage earner. The report of the proceedings of the forty-second annual convention of the American Federation of Labor, held at Cincinnati in June, this year, contains a statement of the Legislative Committee of that Federation. That statement shows that this Congress enacted seventeen laws which the committee classified as favorable to labor. Nowhere in the report is there any charge that this Congress enacted a single law which was detrimental to the interests of the wage earners.

"No one will attempt to deny that the condition of wage earners, individually and collectively, is immeasurably better today than it was twenty months ago, when the Republican Party came into full control of the Government. This remarkable improvement has not been accidental. Neither has it been brought about by class legislation or appeals to class prejudice. It is largely due to the cumulative effects of the policies of the Republican Party, as written into law by the Republican Congress and practiced by the Republican Administration.

INDIANA REGISTRATION OFF.

Democrats Say Decrease Means Election of Ralston to Senate.

Special to The New York Times.

INDIANAPOLIS, Ind., Oct. 26.—Unofficial tabulation of the registration of Indiana voters shows that approximately 1,450,000 will be eligible to cast their ballots in November. Two years ago at the Presidential election the registration was approximately 1,475,000.

At Democratic Headquarters the leaders insist that the figures point to a victory for Samuel M. Ralston for United States Senator over ex-Senator Albert J. Beveridge, the Republican nominee.

The Republicans are claiming the State for Beveridge by a plurality of 40,000 or better, and they are confident of sending at least eleven of the thirteen members of Congress back to Washington. The Democrats insist they will win back at least five Congressional seats.

Macy's

Continuing the Sale of

DERBIES

and

Soft Hats

$2.89

All Silk Lined

All are of fine quality fur-felt with genuine leather sweat bands. Silk grosgrain bands and bindings.

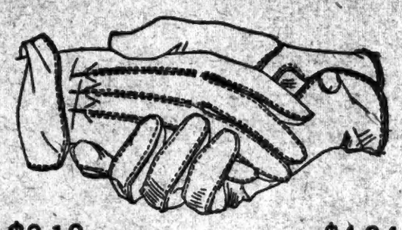
The derbies are the season's best models, in fast black color.

The soft hats come in tan, steel gray, seal brown, nut brown, pearl gray and other shades.

Shapes for the conservative dresser as well as the younger man.

Main Floor, 35th Street.

Warm Gloves for Men



$3.19

Men's prix seam sewn walking gloves; silk lined; one clasp. Brown, gray, tan or black.

$4.94

Men's cape gloves — goat lined. Prix seam sewn; windshield at wrist. Brown or black.

$3.69

Men's lamb lined mittens; full mitten or one finger mitten. Made of black cape.

Main Floor, 35th Street

R. H. Macy & Co. Inc.

Herald Square New York

Macy's

Arnold Constable & Co.

5TH AVENUE AT 40TH STREET

Today and Saturday

A Real, Worthwhile Sale

Men's Pure Silk

Knitted Neckwear

The right thing—at the right time —and plenty of them

WHAT EVERY MAN WANTS THIS SEASON

GRENADINE KNITS—best qualities—blacks, plain colors—neat figures—cross stripes—bias stripes—in one, two and multi-colored effects.

To-day's most popular scarf, selling regularly at almost twice the quoted sale price. 2.50 and 3.50 standard grades at..... 1.65

ENGLISH CROCHET KNITS—best hand frame four-in-hands in black and plain colors.

Imported to sell at triple the featured sale price. While they last..... 1.00

COLD WEATHER SPECIALS FOR MEN

PLAIN MERCERIZED PAJAMAS—GOOD QUALITY..... 1.65

IMPORTED SCOTCH WOOL JACKETS—SLEEVELESS..... 10.00

KNITTED WOOL SPORT COATS WITH SLEEVES..... 4.00

UNION SUITS—WHITE MEDIUM WEIGHT COTTON..... 2.00

FANCY ENGLISH FLANNEL SHIRTS—SEPARATE COLLAR..... 3.50

An Invitation!

You are cordially invited to attend the formal opening today and tomorrow of

The Royal Tailors' "Mirror" Tailoring Salons

—at 206 Broadway
3 doors from Fulton Street Subway exit

—at 1270 Broadway
Between 32nd and 33rd Streets

and at 1456 Broadway
Between 41st and 42nd Streets

Our new-type ground floor stores— each a "Store of Mirrors" reflecting the utmost in style and value in men's tailored-to-order clothes — custom-made

Here is an utterly new and unique type of tailoring store—built entirely of mirrors

—with mirrored walls and counters

—the better to reflect the greatest made to measure clothes value in all New York—and in all America.

Back of these delightful new Royal stores stands a great manufacturing organization of 2200 tailors, and a great selling organization of 10,000 dealers and stores honeycombing the nation.

No purely retail store could possibly sell our quality at our prices. For these prices are made feasible by a wholesaler's volume —handled on a wholesaler's narrow margin of profit.

Come and see what $30 and $36 will do in a specially designed built-to-taste suit or overcoat.

The saving is guaranteed at least $15—usually more.

Suits and O'Coats to Order - Fall and Winter Fabrics

The largest selection of fine custom-tailor fabrics and fashions to be found in America. $50, $60 and $75 quality. But because of our great wholesale volume, offered to you direct from our tailor shops at $30-$36-$42

Or, if more convenient, visit any of our three older stores (upstairs) where, in celebration of the new stores, we are offering the same special values

NEW STORES—GROUND FLOOR
206 Broadway *1270 Broadway *1456 Broadway
OTHER STORES—SECOND FLOOR—(Same Service and Values)
42nd and Fifth Ave. *45th and Broadway [Times Square] *Columbus Circle [1823 Broadway]
Four Stores marked * open evenings. Others 8 to 6 every day

The Royal Tailors

STORES AND DEALERS IN OVER 10,000 CITIES

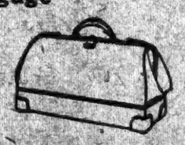
Crouch & Fitzgerald

Hand Wrought Luggage
An Exceptional Offering of Handsome Russet Luggage

The Famous Crouch & Fitzgerald Basswood frame Suit Case, Natural Russet for men and a handsome shade of Dark Tan for women. Hand stitched, celebrated for its lightness and strong construction. From 18 inch to 28 inch, extra deep visiting size.

24 inch, illustrated.....$24.50

Before inauguration of new price policy this case was sold for $48.00.



Handsomely grained Russet leather men's club bag. Completely welted, stitched to steel frame by hand, improved brass locks, catches and handle plates, the handle has been specially designed for comfortable grip. Sturdy leather corners. Woven check lining.

18 inch size.....$25.50
19 inch size.....$27.00
20 inch size.....$28.00

Crouch & Fitzgerald are the originators of the smart vogue of Russet luggage.

Crouch & Fitzgerald

586 FIFTH AVENUE Above 47th Street

177 BROADWAY At Cortlandt Street

Macy's

A Remarkable Offer

Leather Hand Bags $4.69

Our usual price would be $6.94

Pin Seal Bags in black and brown, leather lined.

Beaver Calf in brown, tan and gray, silk lined.

The models are, as illustrated, large pleated pouch bags on 7-inch frames. Inner frame compartment and large mirror in a separate pocket.

The entire bag is attractively finished and has double strap handles.

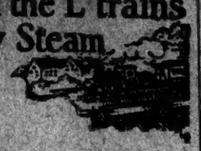
Main Floor, 34th Street

R. H. Macy & Co. Inc.

Herald Square New York

Macy's

When the "L" trains ran by Steam



FIFTY-three years ago, as today, "Stuttgarter" Underwear was selected by discriminating men as a protection to health and comfortable provision against chilly weather.

We are naturally proud that they first chose "Stuttgarter" since it has always been dependable underwear, sold at the lowest price consistent with quality.

Form fitting union suits and shirts and drawers in cotton, cotton and wool and 100% guaranteed pure wool -- at the best retailers.

H. LOEB & CO., Inc.
Max Kahn, Pres.
456-460 FOURTH AVE.
New York City

"STUTTGARTER" AMERICAN MADE Underwear for Men

Call

There are no preservatives in Kraft Cheese, no rind, no waste, but 100% cheese—a better cheese than you ever thought it possible to make.

3 varieties: American, Pimento, Swiss, sold by the slice, pound or loaf.

8 VARIETIES IN TINS

for KRAFT Loaf CHEESE

Look For The Label

25¢

Cleans teeth the right way. It's safe—no grit.

Large size 25c Medium size 10c

1922
Strikes
Coal Miners
Railroad Operatives

Articles by President Jewell of the Railroad Strikers, President Watkins of the Bituminous Operators, President Barker of the Anthracite Operators, and Ellis Searles, official spokesman for the Miners, on the Most Serious Industrial Crisis in the History of our Nation.

League of Nations in Action
The most satisfying account of its functioning yet printed—semi-official.

Crisis in the Near East. The subject treated from every angle—The Facts—Real History—Written by competent authorities.

History of U. S. Supreme Court
What the Women of U. S. Want
Curing Diseases in the World
Trial of the Socialists in Russia
Text of the Palestine Mandate
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Awakening of Islam
Events of the Month Throughout the World

128 PAGES PROFUSELY ILLUSTRATED. PUBLISHED BY THE NEW YORK TIMES.

November

Current History

ON NEWS STANDS TODAY
25 CENTS PER COPY

QUESTIONS CHRIST, DOES NOT DENY HIM

The Rev. Dr. McConnell Explains His Recently Published Criticisms of Episcopal Church.

WOULD FREE IT FROM BIBLE

And End the "Bondage of History" —He Denies Miracles and Says Church Antedates Christ.

Special to The New York Times.

EASTON, Md., Oct. 26.—The Rev. Dr. Samuel D. McConnell, whose recently published book, "Confessions of an Old Priest," breaks away from many orthodox essentials of the Protestant Episcopal Church, today denied that he has renounced his faith. He said:

"I have not renounced the divinity of Christ. I do not advocate the establishment of a new religion and a new church. But it does seem to me that the goal toward which religion would seem to be moving today is a Church of the Saviour-God, freed from the bondage of history and untrammeled by Scripture."

While refusing to add to the statements contained in his book, he said:

"I do not criticise the Church in my book, but I do not renounce it. I do question Christ's divinity, but I do not wholly deny it."

Asked if his opinons of Jesus Christ had been in any way affected by Elbert Hubbard's book, "The Man of Sorrow," or by Nietzsche's philosophy, he denied that either of these had in anywise affected his conclusions.

"My conclusions are the result of fifty years' study and meditation," he said. "I have read many books in that time, but my conclusions are my own."

Dr. McConnell's ideas as gathered from his conversation are:

He does not directly deny the divinity of Christ. He simply questions it.

He does not renounce the Church, but he points out its defects in a manner hitherto impossible to a minister of the church.

He does not advocate the establishment of a new religion, but he does desire to purge the existing Church of customs and rites which he regards as meaningless and foolish, and of passive adherence to "impossible" doctrines.

He directly denies the occurrence of miracles as set forth in the Bible.

He denies that the Christian Church originated with Jesus Christ; on the contrary, he says it is merely the outgrowth of centuries of pagan rites.

He declares that "moral ideas of society have overtaken and passed beyond those of the Church. Not unworthy Christians but an unworthy Christ is the stumbling block."

Dr. McConnell's advanced views have been known in Easton for several years; nevertheless he has frequently preached from the pulpit of Christ Protestant Episcopal Church here. During the interval between the departure of the Rev. Henry Davies, former pastor of the church, and the arrival of Dr. Thomas Donaldson, the present rector, Dr. McConnell occupied the pulpit nearly every Sunday.

A small portion of Easton Episcopalians refuse to attend the church on the days when he occupies the pulpit because of his radical beliefs.

Dr. McConnell is the author of a number of well-known books on theological subjects. Among them are "A History of the Episcopal Church," "The Evolution of Immortality," "Sons of God," "Essays, Practical and Secular" and others. He is a graduate of Washington and Jefferson College, the University of Pennsylvania and Hobart College, and is a fellow of the Social Victorian Institute.

NEW ORLEANS SOCIETY AIDS MRS. DE BOUCHEL

Leading Women There Call on Candler to Clear His Former Fiancee's Name.

Special to The New York Times.

NEW ORLEANS, La., Oct. 26.—A call for A. S. Candler to uphold the chivalrous traditions of the South and clear the name of Mrs. Onesima de Bouchel was issued by scores of New Orleans society women who met in the Grunewald today.

Richly gowned women of New Orleans's oldest and wealthiest families attended the meeting. Many drove to the Grunewald in limousines. Among the seventy or more women on hand when the meeting opened were representatives of every woman's organization in the city. They stood about the hotel in little knots earnestly talking about the matter.

"New Orleans women must defend the spirit of the South," declared Mrs. Joseph I. Friend, Chairman of the Louisiana League of Women Voters. "In rallying to the aid of their sister this meeting must call upon A. S. Candler to make public the name of Mrs. de Bouchel's detractors. We fail the South if we do not do that."

The meeting was arranged at a luncheon on Wednesday in the Patio Royal. Mrs. Helen Pitkin Schertz was the leader in the movement to put New Orleans women on record for justice to Mrs. de Bouchel, just as the women of Atlanta had made known their stand.

Among those at the luncheon were Mrs. Augustine Wheeler, Mrs. Bryan Black, Mrs. J. Oscar Nixon, Mrs. Lucia Miltenberger, Mrs. Hamilton Jones, Mrs. Rosalie Nixon, Mrs. Helen Pitkin Schertz and Miss Belle Norton.

A call to the women of New Orleans to disprove the theory that women are always uncharitable to the unfortunate of their sex by going to the support of Mrs. de Bouchel was made by these eight society women.

"Why vaunt our fair creoles in romance and rehearse the inventory of their charms to the strangers who visit us, if we fail in the test of true loyalty when loyalty is requisite?" they asked.

"It is a popular charge against women that uncharity is inevitable in their intercourse. Generically, man's inhumanity to man is interpreted as applicable to the woman half of the race. Men foster that translation, as do certain women who would rather cater to masculine favor than live fearlessly and unblinded, facing the scales of justice."

HARDING PARDONED 32.

President Commutad 185 Sentences, Restored Citizenship to 132.

WASHINGTON, Oct. 26.—A decrease during the last fiscal year in the number of cases in which executive clemency was granted was shown in the annual report of the Pardons Division of the Department of Justice, made public today. Thirty-two pardons were granted by President Harding in the twelve months ending June 30, 1922; citizenship was restored in 132 cases and 185 sentences were commuted.

A total of 1,090 applications for clemency were filed during the year, of which 429 were reported adversely by the reviewing attorneys. Of the remainder 116 were returned by President Harding "without action."

Attorney General Daugherty said few wartime cases now remained for final consideration and added that these, including about fifty in which prisoners had refused to file applications, were being acted on as rapidly as they could be reviewed.

CAPTAIN OF POLICE FLIERS IS ARRESTED

Clarence Coombs Accused of Grand Larceny in Airplane Deal, Denies Charge.

Clarence B. Coombs, a captain in the Aviation Corps of the Police Reserve at the Bath Beach station, who lives at 27 Adelaide Street, Rye, was arrested last night at Broadway and Fulton Street on a charge of grand larceny, made by Sidney H. Wilcox, a broker, at 98 Broadway. The broker, accompanied by Detective Fitzpatrick of the Old Slip Station, saw Coombs waiting for him and pointed him out to the officer. Coombs, wearing the gold shield of his rank in the Reserve, was held at Police Headquarters for the night. He declared his arrest was a mistake.

Wilcox charged that Coombs had defrauded him of $5,000 by the purchase of an airplane known as the Shark from the L. W. F. Emergency Corporation. The circumstances resulting in the arrest, as described by Wilcox, were that Captain Coombs had told him he could purchase an airplane for $8,500 which would be equipped with a Liberty motor and of a construction that would insure the machine being a champion weight carrier.

After negotiations Wilcox said he agreed to finance the purchase by advancing $2,000 on July 18, and that subsequently he gave Coombs additional amounts until the total reached $5,000. Instead of the $8,500 machine, Wilcox alleges, Coombs bought the Shark for $2,500, which was delivered three weeks ago. Wilcox said that after Coombs had used the plane for two weeks the manufacturers demanded a final payment of $1,000, and when this was not paid the plane was taken back.

According to Captain Coombs's version of the seizure of the airplane by the manufacturers, he had refused to complete the purchase because he wanted some defects corrected. There was due to Coombs yesterday $500 from Wilcox in accordance with their agreement for the purchase of the plane, he says. Coombs telephoned to Wilcox about this money and was told to wait at Broadway and Fulton Street to meet the broker. In the meantime the broker called in the police to make the arrest.

Wilcox said that the airplane bought by Coombs was not equipped with a Liberty motor and that it could not have such a motor without a permit from the Federal Government. Both Coombs and Wilcox refused to say what special use the machine had been designed for.

Coombs, who is 33 years old and gave his civil occupation as engineer, was a contestant and finished in two of the Pulitzer air races. He finished second in the New York and Toronto air flight.

HARDING COMMENDS GOOD ROADS MEETING

Writes That the Country's Highway Needs Cannot Be Met Without Very Great Expense.

Special to The New York Times.

WASHINGTON, Oct. 26.—In a letter sent to a Conference on Education for Highway Engineering and Highway Transport, held today at the Willard Hotel, under the auspices of the Highway Education Board, President Harding wrote that all were agreed that the country needed good roads and more of them, but that this could not be brought about without a very heavy expense.

The President's letter was addressed to Dr. Walton C. John, Executive Secretary of the conference. It read:

"I have to thank you for the invitation to attend and address the National Conference on Education for Highway Engineering and Highway Transport. The subject is one in which I have long maintained a most lively interest, and an examination of the program convinces me that this convention will be of very great usefulness.

"The whole program of transportation—in all its phases it must be regarded as that of a single problem, presenting a great many aspects—is among the most pressing and difficult that the entire world is facing at present. As you and your associates are probably much better aware than most other people, the transport facilities of the world, whether by rail or by water, or whether represented by the great network of public highways, have been confronted with a most difficult situation for a number of years. It is one which demands the very best and wisest treatment from the standpoint of both the technical and economic and financial authorities.

"We are all agreed that the country needs good roads and more of them, but we also have been brought to realize that they are not to be had without very great expense. Your organization is one of those particularly well equipped to deal with the industrial and technical side, as well as the financial aspects of this problem, and I most earnestly hope that your Washington convention will produce some useful illumination of the problem."

JEWISH DRIVE REACHES TOTAL OF $700,687

Group of Young Men Turns in $100,000—Prizes Awarded for Exhibits.

The million-dollar mark, set as a goal in the drive for the Federated Jewish Philanthropies, was approached more closely last night when it was announced that $700,687 had been raised since the opening of the drive. No more figures, it was announced, will be made public until the end of the drive, Dec. 21.

A committee of young men who have pledged themselves to the work of the Federation, collected and turned in $100,000.

Headed by Lawrence Marx, the cotton goods division led the contributing trades, turning in $9,948, which brought the division's total to $27,875, or about $7,000 short of the full quota.

A committee of lawyers made up of Harry R. Kohn, Sam Lewishon, M. P. Davidson, Benjamin Feiner and Ralph Wolf, organized at a luncheon yesterday the nucleus of a 200 club, each member of which is to give or raise $100. This amount is necessary to raise the lawyers' quota.

Prizes were awarded last night at the Hotel Pennsylvania entertainment to individuals at three of the ninety-one institutions who in the opinion of Martin Janter, the donor, presented the best institutional exhibits shown at the Pennsylvania Hotel and now on view at Clinton Hall, 151 Clinton Street. Nathan Richter of the Home for Hebrew Infants received $50, the first prize. Girls from the Institute for the Improved Instruction of Deaf Mutes received $30, for the second best exhibit, and Mary Chudoba, an inmate of the Home for Aged and Infirm Hebrews, won third prize of $20.

To Investigate Shooting of Student.

COLUMBUS, Ohio, Oct. 26. — An official investigation by the State of the shooting of Theodore Reissing, University of Michigan student, by a constable at Carey, Ohio, last Sunday morning, will be conducted at the request of President Burton of the University, Governor Davis said today. Reissing with other students was returning to Ann Arbor from a football game at Columbus. The shooting followed a disturbance in a restaurant.

John Wanamaker
Formerly A. T. Stewart

Weekly Book News

A Distinguished Foursome

The Life and Letters of Walter H. Page, edited by Burton J. Hendrick. By reason of his position as Ambassador from the United States to Great Britain during the War, this quiet southern gentleman had much to do in steering our ship of State in those anxious days. Information here related concerning certain financial transactions between the United States and Great Britain is so important that these letters were recently made the subject of a full two-column editorial in a large New York daily newspaper. 2 vols. $10.

* * *

Enrico Caruso, by Pierre V. R. Key, in collaboration with Bruno Zirato. The life-story of the world-famous tenor, authorized and endorsed by Mrs. Caruso. What Mr. Key, who collaborated with Caruso during his lifetime in the preparation of a series of articles, did not know at first hand for this book was readily supplied by Bruno Zirato, Caruso's devoted secretary. $5.

* * *

Letters of James Gibbons Huneker. The greatest critic of music and music drama that this country has yet developed died a year and a half ago. His vigorous personality lives in this collection of his letters, edited by his wife, Josephine Huneker. Letters chiefly to musicians and fellow critics in the world of music and art, such as Henry L. Mencken, Benjamin de Casseres, Walter Prichard Eaton, Edward P. Mitchell, H. E. Krehbiel. $3.50.

The Print of My Remembrance, by Augustus Thomas, aptly called the dean of the American theatre. The author of over sixty plays performed, most of them "the season's successes," gives us delightful sketches of many stage favorites of our day, beginning with Edwin Booth and Adelaide Neilson, and coming down past Julia Marlowe to the ineffable Barrymores. $4.

* * *

Distant Lands

Atolls of the Sun, by Frederick O'Brien, author of "White Shadows in the South Seas." The dangerous islands, the coral reefs of the south seas, the life of strange people and the adventures of the pearl-diver are brilliantly painted in high colors. $5.

* * *

Through Spain and Portugal, by Ernest Peixotto. When an artist goes idling through Spain and Portugal with his sketchbook under his arm, lovely drawings are sure to result. When to the sketchbook he adds a notebook, there is apt to result—a book. All lovers of old Spain and Portugal will warm to this artist's vivid pen pictures no less than to those of his brush. $3.50.

* * *

Nights and Days on the Gypsy Trail, by Irving Brown. Writes George E. Woodberry in the introduction: "This volume is one of the torn pages of the book of youth. Our author is more than sympathetic with what he describes . . . he speaks as one of the tribe—he makes Spain the background of his days and nights on the trail whose windings he follows all over the Peninsula. Lovers of Spain will delight in this roving journey." $3.

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And stiff cuffs.

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Our assortments of overcoats for boys include many exclusive models in fur trimmed overcoats, raccoon coats, mackinaws and sheep lined coats.

At all leading "prep" schools and select city schools for boys our clothing is the accepted standard of dress.

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SHIELD STARTS BORE FOR HUDSON TUNNEL

First Ring, Weighing Nearly 24 Tons, Put Into Place After Seven Hours' Work.

FIND TIMBER 100 YEARS OLD

Wooden Cribbing of Last Century Still in Place—Refuse Soil Must Be Replaced by Clay.

Pressure was turned on the big shield of the vehicular tunnel under the Hudson River from the foot of Canal Street at 9:35 o'clock yesterday morning and the great mass of metal surged forward. A way was made for a further advance and this process was repeated until the progress was sufficient to permit the placing of the first ring of iron segments. This ring was completed late in the afternoon and then the shield again began to press forward to clear the way for the second ring.

The segments are thirty inches wide and this was substantially the advance made in something like seven hours. Each of the segments weighs 3,300 pounds and it takes fourteen of them to make a ring besides a key segment that weighs about half a ton. They are picked up by a giant arm operated by air and placed in the proper position, where they are bolted together by 100 bolts, each one of them weighing ten and a half pounds. It will take seventy thousand of these segments to complete the tunnel. Their weight alone will be approximately 105,000 tons.

Notwithstanding the enormous weight of the two tubes when they are completed, the engineers are not entirely agreed as to whether it will be great enough to hold the tubes in place. If it is not and they show a tendency to rise, the weight will have to be further increased.

Clifford M. Holland, chief engineer of the work, said that the prime difficulties of the tunneling would be experienced on this side of the Hudson River. A canal running from the old Collect Pond formerly emptied into the river at the foot of Canal Street, and it deposited there much indestructible refuse of our forefathers. All of the water in the neighborhood for about 300 feet is made land, said Mr. Holland, and was built up with stone and wooden cribbing. Much of this work was done early in the last century, and as wood under water lasts for ages the engineers expect to find great planks that will have to be removed before the great shield can operate. Some of the old timber, that has been beneath the water for more than one hundred years, has already been removed.

The ooze, created by the years, will also have to be taken out and replaced by clay brought from Staten Island. Then the tunnel path will proceed through this alien deposit. All of this early work of removing old refuse and replacing it with new soil will go on forty feet beneath the surface of the river. Three hundred and fifty men employed by the contracting firm of Booth & Flinn, will hereafter work in eight-hour shifts during the twenty-four hours of the day, and the work will stop only on Sundays. For several months the progress of the shield, Mr. Holland said, would be measured by inches. He also said that yesterday's work was really little more than a try-out.

"All of the men on the job," he said, "are working with enthusiasm and the first trial has been hailed with as much rejoicing as if we were giving a battleship its first spin. We are expecting to meet difficulties until we reach the virgin soil outside of the bulkhead line. We estimate that for the next three months the work of cutting a way westward will be rather slow. But after virgin soil is reached we hope to advance at the rate of about fifteen feet a day."

HOLT BRINGS DATA FOR WILSON FOUNDATION

Makes Minute Investigation Abroad of Method of Handling Nobel Fund.

Hamilton Holt, who has just returned from Europe after a trip to Sweden and Norway to learn the methods of administering the Nobel Foundation and to apply the principles to the Woodrow Wilson Foundation, said yesterday that all the experience gained by the directors of the Nabel Foundation was made available for his information. The Woodrow Wilson Foundation, for which $700,000 has been contributed, will make awards for public service as the Nobel prizes are awarded for work in more restricted fields.

The administrators of the Nobel fund warned Mr. Holt to avoid making the rules of the foundation too rigid, as it had been found difficult at times to adjust the rules of the Nobel fund to changing conditions.

A feature of the Nobel Foundation, the incorporation of which into the Woodrow Wilson Foundation will be recommended by Mr. Holt, is the addition to the principal every year of 10 per cent. of the income. This is to offset the depreciation in the purchasing power of money and uncertainty as to the future value of investments.

TALKS ON GERMAN FINANCES

Dr. Edwards of Columbia Sees Relief Only in Private Assistance.

Dr. George W. Edwards, Assistant Professor of Banking of Columbia University, who returned recently from an investigation of financial conditions in Germany, told the Bankers Forum, last night, that the financial condition of Germany presents the greatest riddle known to economic history.

"As yet no solution has been found because the problem has been approached almost entirely from the standpoint of public finance," he said. "Its solution, as a matter of fact, will come only through the efforts of business men and bankers, so that the subject should rather be viewed as a phase of private finance.

"The period of inflation will before long have only an historical interest, as the stage of deflation is fast approaching. The significance of this movement will be appreciated by American business men who still remember the events of 1920. Germany today is displaying the same symptoms that our own economic structure showed two years ago. A scarcity of credit and capital is beginning. In addition, there is a shortage of currency, for the depreciation of the mark is working faster than the printing press.

"To meet the coming crisis Germany can depend upon several potent forces. The banking system has attempted to follow a relatively conservative policy in restricting loans and accumulating adequate reserves for the coming emergency. A large part of industry is now concentrated in a few hands, which will be able to draw upon their balances in foreign banks in order to purchase food and raw material. Another saving force that can be depended upon in case of collapse is organized labor, which has learned the lesson of Russian anarchy and is for the most part unwilling to risk this experience in Germany."

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Appropriate indeed is the coincidence that brings on Navy Day the birthday of the man who sent the first fleet of battleships around the world.

There are many other reasons for calling him the most interesting American, as these books by and about this remarkable man will testify:

An Autobiography, *Theodore Roosevelt* $4.19

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Apropos of Navy Day

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The Marvel Book of American Ships, *By Captain O. P. Jackson & Lt. Col. F. E. Evans, U. S. M. C.* $2.94

The United States Navy from the Revolution to Date, *By Francis J. Reynolds* $1.04

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Conserve your coal supply—and save money on your heating bill. This is an exceptionally low price for a standard make heater of guaranteed construction and service. It is attractive in finish and has a large coppered bowl reflector which is easily adjusted to throw the heat where it is most needed. A light compact heater easily moved from one room to another, with a separable attachment plug.

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BOOK REVIEWS

Eminent Literary Friendships—Bliss Perry reviews, in delightful vein, "Memories of a Hostess," drawn chiefly from the diaries of Mrs. James T. Fields by M. A. De Wolfe Howe.

Sir William Harcourt—Sir Henry Lucy discusses "The Life of Sir William Harcourt," by A. G. Gardiner. Sir William was one of the greatest political figures of the Victorian era.

What Prohibition Has Done to America—George MacAdam interprets Fabian Franklin's book, which he says "every thinking American should read."

Bernard Shaw and Prison Reform—Archibald Henderson reviews two books on the prison system of England, the first of which is prefaced by Shaw's caustic comment.

An Ambassador's Life—Maurice Francis Egan comments on "All in a Life Time," by Henry Morgenthau, in collaboration with French Strother.

Einstein and Relativity—Benjamin Harrow reviews five books of the Einsteinian theory.

Brander Matthews and the Mohawks—Stuart P. Sherman interprets "The Tocsin of Revolt and Other Essays," by Brander Matthews.

The New York Times Book Review
NEXT SUNDAY
Reserve a copy at your news stand

CITY TO PAY TRIBUTE TO THE NAVY TODAY

Birthday of Theodore Roosevelt Also to Be Observed by Patriotic Societies.

ALL SHIPS TO BE DECORATED

Mayor Issues Proclamation — Praise for Destroyers' Work at Smyrna.

Mayor Hylan issued a proclamation yesterday suggesting appropriate observance today of "Navy Day" and calling attention to the fact that it is also the birthday of Theodore Roosevelt. The proclamation follows:

"To the People of New York: The Navy Department, co-operating with the Navy League and other patriotic societies, has set aside Friday, Oct. 27, the natal day of Theodore Roosevelt, as 'Navy Day,' on which to pay tribute to the past and present services of the navy. A nation-wide celebration is planned, with the fleets of the navy and merchant marine specially decorated on that occasion.

"The observance of Navy Day deserves the co-operation of every inhabitant of the City of New York. Throughout our history an effective navy has stood guard as the first line of defense at our sea gates. In prestige, power and commerce New York has steadily advanced, conscious of protection from aggression afforded by the ships of the navy and the loyal, sturdy boys that manned them.

"Great, prosperous and independent have we become, firm in the security of a great defensive weapon ready to challenge a hostile fleet. Whether in the paths of peace or the waters of war, the reliance which we have placed on our strong and wonderful navy and able and heroic seamen has aided in our triumphant forward march.

"At the request of the sponsors of Navy Day, I hereby call upon all patriotic societies and organizations, business houses and citizens to aid in a fitting observance of Navy Day by the display of the national colors and appropriate exercises. All vessels in the municipal service will be appropriately decorated for the occasion, and the owners of all other vessels in the port are urged to do likewise in appreciation of the splendid record of our Navy in the promotion of national greatness.

"In witness whereof, I have hereunto set my hand and caused the seal of the City of New York to be affixed, this 26th day of October in the year of our Lord, 1922. "JOHN F. HYLAN,
"Mayor of the City of New York."

Tribute to the navy for its rescue work and relief of famine in Smyrna, Asia Minor and other parts of the Near East was paid by Charles V. Vickrey, General Secretary of the Near East Relief, who, after reviewing a number of earlier events, said that incidents innumerable of the Navy as a life-saving and a purely humanitarian organization could be cited, but that the one that brings it closest to the hearts of the world today is the part it played in the tragedy recently enacted at Smyrna, when United States destroyers made it possible to get food and supplies to 400,000 people starving in a panic-stricken, burning city.

MRS. KRAUS'S CASH GONE.

Officials Fail to Find $150,000 Obtained by Alleged Fraud.

POMEROY, Ohio, Oct. 26 (Associated Press).—Thorough search of the Kraus home here last night by county officials failed to reveal any trace of the $150,000 in cash which Mrs. Susan Kraus, the financial nemesis of many Meigs County folks, had reported was hidden there.

Sheriff Reeves, Prosecutor Davis, Judge Miller and attorneys interested in the case, went to the Kraus home early last evening, it was learned today, and made a search for the money hidden there, but after a search of an hour and a half could find no trace of it. Then they went to the county jail, got Mrs. Kraus and her husband and returned to the house to continue the search. Kraus led the party to the cellar and to a secret hole in the cellar wall. The hole was empty.

"Oh, my God, the money is gone. What won't happen next?" Mrs. Kraus is alleged to have exclaimed.

Mrs. Kraus, the 68-year-old wife of a coal miner, is under arrest on charges of forgery and embezzlement, and is alleged by officials to have obtained thousands of dollars from Meigs County residents. Some reports place the amount as high as $300,000. Her husband and two sons also are under arrest.

According to attorneys and officials, the woman obtained the money as "loans on unsecured notes after promising a large rate of interest."

Attorneys for Mrs. Kraus today withdrew from the case. One of them was Congressman I. M. Foster of Athens. They declared they would no longer defend Mrs. Kraus because it was evident Mrs. Kraus had not told them the entire truth. Mrs. Kraus was reported in a hysterical condition in her cell in the county jail today.

BLUENOSE VICTORY BRINGS A PROTEST

Continued from Page 1, Column 4.

tion on the records, but the fourth contest between the two vessels, the committee not allowing the first tilt sailed Saturday to go down as an official race because both captains made false starts.

To the Bluenose, sailed by Captain Angus Walters, of Lunenburg, goes the International Fishermen's Trophy, offered by William H. Dennis, owner of The Halifax Herald, together with the trophy, which is emblematic of the championship of the North Atlantic fishing fleets of Canada and the United States.

The Bluenose takes the $3,000, which is the winner's share of a purse of $5,000. Captain Clayton Morrissey of the Henry Ford, who is also her principal owner, will receive $2,000. As the Henry Ford received $1,000 for her participation in the American elimination series which preceded the cup races, Captain Morrissey gets an even break with Captain Walters on the money end.

The presentation of the cup, which will be made at a luncheon at the City Hall tomorrow, according to an announcement tonight, will be in effect merely a handing back of the trophy to Captain Walters. The Bluenose was the winner last year, when the Lunenburg vessel defeated the Gloucester schooner Elsie off Halifax. In 1920, when the cup was first sailed for, it was captured by the Gloucesterman Esperanto, under Captain Marty Welch. The Esperanto later foundered off Sable Island.

Morrissey, however, is unwilling to concede that Walters has won the cup. Morrissey has contended all along that as both he and Walters sailed over the forty-mile course on Saturday, with the judges making it in effect a race by standing by at every turning point on the course, the series is really two and two, and he wants another race to decide the issue. After the fiasco of the first contest, which the sailing committee voided by refusing to establish the finish line or take the finishing time of the vessels, Morrissey twice declared he was "through" and was with difficulty persuaded to go on with the series.

On leaving his vessel tonight, however, Morrissey told the newspaper men he wanted another race to settle the issue, and would challenge Walters tomorrow to a fifth battle.

"I was a good sport," he said, "and came back and raced Walters twice after I had won two races, so it is two and two, and he ought to be a good enough sport to race me again. Tomorrow I am going to challenge him to race me on Saturday to decide who gets the cup."

Whether there will ever be another series for the cup is problematical. The international series has been a series of bickerings and recriminations, but a year is a fairly long time, and if next season some Gloucester skipper believes his schooner to be faster than the Bluenose, he is likely to want to go out and prove it.

Race a Thrilling Fight.

The race today, which was sailed for the most part in a lively northwest wind which blew at times as much as twenty-five knots and averaged fully eighteen knots, was the most thrilling of the series, and for twenty-five miles of the forty-mile course was a battle every foot of the way.

Just after defender and challenger had turned the third mark, with the Gloucester schooner less than a minute astern, the wind hauled to north by west, and suddenly freshened. Had it not been for the shift in wind the leg would have been so nearly a reach that both vessels could have sailed it in two hitches. Both were rolling along full and by, with lee rail awash and all kites flying, when the sudden strain of the hauling wind was too great for the lighter topmasts of the Ford. The forward upped stick of the Gloucesterman twisted like a sapling and before anything could be done to ease the topsail and fishermen's staysail, it snapped and carried away about twenty feet above the crosstrees.

It must be admitted, however, that the Ford, barring accidents to the Bluenose or a shift of wind which would make the leg a reach, was beyond all doubt a beaten ship, irrespective of the loss of her top hamper.

Captain Morrissey, who had made himself the peer of any yachtsman on the coast in the matter of jumping into the weather berth at the start, was outmanoeuvred today by the Lunenburg skipper. It was the Bluenose which went over the line in the weather position, and fight as Morrissey might for fifteen miles, he could not get out from under the lee of the Canadian.

Ford Losing as Spar Buckled.

The Gloucester vessel had proved herself unable to hold her own against the Bluenose when sailing with the wind forward of the beam if the wind had any weight in it, and, although the shift of the wind to the northward would have helped the Ford to foot over the final five miles of the course, Walters was certain to increase the lead he had at the third mark to a safe margin on the ten-mile windward leg. It would then have been an easy matter for him to luff off Morrissey on the stretch down the Cape Ann shore if the Ford threatened.

The carrying away of the Ford's topmast perhaps gave a true fisherman's touch to the race, but that was all. The challenger was rapidly dropping astern when the spar buckled.

The Bluenose crossed the finish line at 3:48:38, and the Ford at 3:56:27. The start was at 11 o'clock, so that the elapsed time for the winner was 4:48:38, and for the loser 4:56:27. The margin of victory for the Bluenose was seven minutes and fifty-one seconds.

The course signaled from the judges' boat, H. M. C. S. Patriot, was the same which has been sailed throughout the series. A five-mile stretch along the shore of Cape Ann from Eastern Point Whistling Buoy to a mark off Milk Island, bearing north by east one half east, and a thirty-mile equilateral triangle pivoting on the Milk Island mark. The first leg of the triangle took the contenders to a mark off Manchester, bearing southwest. From this buoy the course was to a mark in Massachusetts Bay bearing east by south a quarter south, with the course on the third leg north by west one half west.

The start was postponed again today from the scheduled hour of 10 until 11 o'clock, but since the affair of last Saturday, the sailing committee has taken care to notify the contenders before they cast off from their wharves. Instead of having to tow out, the two schooners were able today to sail out before the northwester after their tugs drew them clear of the piling, and both passed the breakwater at 10:30 o'clock with the captains at the wheel.

And then came the start, with Morrissey fooling his drive for the line. As the two captains lay off and on above the line, Walters got into a position which forced Morrissey to tack ship. The Ford was still in stays when the gun cracked, and the Bluenose went thundering down to the barrier to cross with a lead of fifteen seconds. As soon as he was over, Walters hauled his sheets in and made for the shore, effectually blocking any attempt of the Gloucester skipper to creep to weather.

Walters increased this lead at the Milk Island flag, which he rounded more than a minute ahead of the Ford. The challenger had trouble with her fisherman's staysail, which could not be got down for the jib before it had carried the vessel considerably to leeward of the buoy.

Ford Unable to Haul By.

On the ten-mile leg toward Manchester, Morrissey fought yard by yard and foot by foot to get by the defender, but although he was able to cut down the Bluenose's lead to a margin of but 27 seconds, Walters blocked every effort of the Gloucesterman to haul by. Always holding Morrissey under his lee quarter, he met every luff of Morrissey's and the rawboned giant at the wheel of the Henry Ford luffed and luffed, and then luffed again, in his effort to get out.

The Ford made her great and last bid on the fourth lap, the ten-mile leg of the triangle which carried the vessels out into Massachusetts Bay. In turning the Manchester flag, Morrissey held higher than the Lunenburg skipper, and although astern, the distance was measurable in yards. It was the one last chance of the Gloucester ship to weather the Canadian, and Morrissey fought for his chance. A mile from the outer stake he all but succeeded, pushing the bowsprit of the Ford past the main shrouds of the Bluenose. The vessels were close aboard of each other, heeling down, with lee scuppers under, the bow wave thrown up by the Gloucester challenger shivering into spume over the weather rail of the defender. But Walters luffed his rival off, Morrissey jibed around the corner in the wake of the Bluenose, and the Ford's last chance was gone.

It was on the fourth leg that the Ford carried away her foretopmast, depriving her of foretopsail, fishermen's staysail and jib topsail. Shortly after the Gloucester ship's gear went, Captain Walters, with the race in hand, also shortened down to the same canvas carried by the Ford. There was no value in holding to his kites, with the added risk of also carrying something away. As a matter of fact, in the increasing wind, both defender and challenger acted better reduced to lower sails.

Many expert sailing men have criticised the extreme fondness of the fishing skipper for his staysail, believing that he generally retards his vessel rather than helps it by carrying the big piece of amidships canvas on the wind, to say nothing of the increased risk of carrying something away. Today seemed to bear out both points of the critics' contention.

The Bluenose turned the flag off Milk Island seven minutes and sixteen seconds ahead of the Ford, although she was considerably to the leeward of the mark as she made her approach and was compelled to make two tacks to fetch.

Saks & Company Announce for Today
A VERY IMPORTANT OFFERING of
Full-Fashioned Hand-Clocked
Silk Hose for Men
at 1.35 a pair
You may be particular about the hose you wear, but you'll certainly not ask for better silk hose than are these

Each pair is well reinforced at heels and toes with fine quality lisle and is splendidly finished with lisle cuffs. Hand-embroidered side clocks in black with white or black, and cordovan with tan or white, enhance their appearance considerably. Sizes 9½ to 11½. You never saw such values at 1.35!
STREET FLOOR

Select Your New Winter Underwear at Saks Today!
—Unquestionably the most extensive stock of fine undergarments in town, and the most reasonably priced too! We are now featuring:

Men's Wool-Mixed Union Suits
at 3.50
If you are looking for comfortable, stylish and perfect fitting underwear, then this is the opportunity for you to purchase ideal garments at the exceptionally low price of 3.50.
Made of wool combined with fine quality cotton yarn furnishing a combination that has the warmth of all wool and that will not irritate the skin. Long sleeve models, with full length drawers. Sizes 34 to 50.
STREET FLOOR

Saks' Elastic Knit Coat Sweaters for Men, at 5.00
You may call these general utility jackets if you wish! They fit the figure very comfortably and snugly, and can be worn underneath one's coat for golfing, fishing and hiking purposes. All the desirable shades, including smart heathers, oxford mixtures, black or navy. Sizes 36 to 46. Simply wonderful sweaters for 5.00!

A Most Unusual Offering of
Genuine Saddle Leather Brief Cases, at 4.95
—the lowest price quoted anywhere for brief cases of such excellent quality
Very serviceable and well-made brief cases of real saddle-leather, with heavy straps all around, reinforced bars, extension locks and three pockets. Colors: brown, cordovan or black. Sizes 11 x 16.
STREET FLOOR

Saks & Company
Broadway at 34th Street

FUR SPORT COATS
FOR THE FOOTBALL GAMES
Modes Adapted for Town and Country Wear

ONE need only glance about the stadium to be assured of the popularity of FUR and FOOTBALL! The long motor trip is so enjoyable and the game so comfortably viewed in a warm, modish coat of sport fur. Gunther, of course, has a wide selection—moderately priced.

Raccoon Coat (45 inches)	365.
Raccoon Coat (30 inches)	275.
Beaver Coat (40 inches)	650.
Southern Muskrat Coat (36 inches)	175.
Squirrel Coat (30 inches)	575.
Taupe Nutria Coat (32 inches)	295.

SPORT COATS
in choice fabrics and fur-trimmed

Brown Brushed Homespun Sport Cape, American Opossum Collar	225.
Caster Polo Cloth Coat, Beaver Colored Coney Collar	175.
Swiss Polo Coat, Fitch Collar	150.
Black and White Stripe Zebo Motor Wrap	115.

Gunther
Fifth Avenue at 36th Street
Furriers for More Than a Century

MASSIVE CANDELABRA

THE TALL and richly wrought candelabra to the left has nine great candles to illumine its beauty. Only in certain places in certain homes could it be used to good advantage. But regard it, please, as a representative of many others, some of them tiny, some of them small enough for a mantle, others the right size for a table, and others the size for your living room or entrance hall. Two things they all have in common, however; one of them is a high plane of beauty, and the other is a low plane of price.

Candlesticks, too, of many new kinds.

For those who revel in the soft light of candles, Ovington's will prove a fountain-head of good suggestions. And for those who yield their preference to the soft light of a beautiful lamp, Ovington's too, have amply prepared.

OVINGTON'S
"The Gift Shop of Fifth Avenue"
FIFTH AVENUE AT 39TH STREET

VENUS PENCILS
The largest selling quality pencil in the world
For Sale at All Stationers and Stores

17 black degrees and 3 copying. All perfect
American Lead Pencil Co.
220 Fifth Ave., N. Y.
Write for booklet on pencils, pencil-holders, erasers, VENUS Everpointed and VENUS Thin Leads.

PECK & PECK

The "PRINCESS"
A Peck and Peck Sheer Silk Stocking

IN THE "PRINCESS," Peck and Peck offer a stocking of sheer silk, a stocking of the lightness of an Autumn snow flake.

To see the "Princess," to slip its delicate folds through your fingers, is to know how sheer a stocking can be, and to wear the "Princess" is to know that you are wearing the most famous sheer stocking in the world.

The price of the "Princess" is $3.85 a pair; with the Parisian open-clock, $4.85.

PECK & PECK
Fifth Ave. at 45th St. Fifth Ave. at 42d St.
Chicago Newport Southampton French Lick Palm Beach

PECK & PECK

FRANC AT LOWEST POINT IN 21 MONTHS

Touches 6.81¼, but Goes to 6.93½ in Rally at Close of New York Market.

UNLOADED HERE BY BRITAIN

Break Started a Week Ago—Italian Exchange Unsettled, but Sterling Recovers.

French francs yesterday touched 6.81¼ cents, the lowest point since January, 1921, and a decline which has chopped approximately three-quarters of a cent off the market price of francs in a little more than a week. There was a moderate rally at the close of the market, and the last quotation was 6.93¾, at which a small advance was recorded over the close of the previous day. Italian exchange also was unsettled, but sterling, after selling at $4.48¾, recovered to $4.42 at the close.

The decline in the franc has attracted a great deal of attention in the financial district because of its suddenness and violence. One week ago it was quoted at 7.47¼. The break started on the following day, when 7.37 was reached, and from that point to yesterday's low of 6.81¼ the decline was steady and continuous, with scarcely a rally.

Several factors in the international situation have pressed against the franc. One is the collapse of the mark and the remote possibility that France will recover anticipated reparation payments from Germany. France, too, are believed to have borne the brunt of selling when England was engaged in arranging her dollar settlements here, and in some quarters it is not believed that this selling by England to obtain dollar credits has been completed, and that it still is to be considered in the light of an explanation of the weakness in this exchange.

British banks and the British Treasury accumulated francs for many months. When the time came to make a dollar payment to the United States, of which the preliminary one of $50,000,000 has been made, British bankers poured their francs on the market and with the proceeds purchased dollars. Thus the pound sterling was not to any great extent affected by the operation, and as a matter of fact exhibited quiet strength as this accumulation was going on. The franc, on the other hand, exhibited weakness.

It is considered quite possible by bankers in the financial district that this operation now is being repeated by the British Treasury to add to its accumulation of dollars here, against its Nov. 15 interest payment to the United States.

Fall in the Franc at London.

LONDON, Oct. 26 (Associated Press).—The feature of the foreign exchange market this morning was the weakness of the French franc, following the reports of the big deficit in the French budget. The rate opened 1 franc 23⅛ centimes lower, at 64 francs 27½ centimes to the pound sterling.

Brussels exchange weakened in sympathy, being quoted at 69 francs 42½ centimes, against 68 francs 25 centimes yesterday, while the Italian lira had fallen 3 points to 113⅛. The German mark was slightly improved at 19,700 to the pound sterling, and the New York rate was harder.

Exchange on Paris sold in London at 61.40 last Monday and at 58.50 in the middle of the month.

SAY MURDERED WOMAN WAS ENTOMBED ALIVE

Husband Shows Marks of Fight, but Denies Brutal Crime Near Cleveland.

CLEVELAND, Oct. 26 (Associated Press).—Mrs. Hazel Burns, aged 29, whose badly mutilated body was found buried in a shallow grave near Painesville on Wednesday, died from suffocation and strangulation, Lake County authorities announced tonight following a postmortem examination of the body. Mrs. Burns was not shot, but was beaten with the butt of a small calibre revolver, then buried alive in a shallow grave in a marsh, the authorities declared. The marks at first believed to be bullet wounds, were made by the butt of a pistol, physicians said.

The examination was made while Prosecutor Ralph M. Ostrander and Sheriff Spink were grilling the slain woman's husband, Harry Burns, in the Prosecutor's office at Painesville.

Tangled in Mrs. Burns's hair was found a small spring from an old-fashioned revolver, physicians reported. The authorities believe a revolver was used to beat her unconscious.

The grilling of Burns, begun after his arrest on Wednesday, was continuing tonight. Authorities have failed to secure a confession from the husband, who denies he had anything to do with the murder.

Today Burns was taken to view his wife's body, and twice collapsed, falling on his knees at the side of the bier in the Painesville morgue, where he prayed and sobbed: "I didn't kill her, I didn't kill her." At the undertaking rooms where he encountered his wife's relatives he also maintained his innocence.

The authorities believe Mrs. Burns was killed on the spot where the rough grave was dug. Blood found near by, they say, is human blood.

As yet no motive for the crime has been put forward by the authorities except jealousy over "another woman."

Mrs. Burns was the third wife of Burns, his first wife having died and his second wife being divorced. Recently he had his name changed to Burns to simplify the pronunciation of his former foreign name. He first made his appearance in the neighborhood where he lives as a porter, then he began his commercial career by establishing a popcorn stand. Today Burns is said to be worth between $60,000 and $70,000. He owns four business and apartment blocks.

Mrs. Burns had been married previously, being divorced from her first husband.

MERCHANT TAKES GAS IN HIS COUNTRY HOME

Wife Tells Coroner He Had Been Melancholy—She Did Not Know the Cause.

Special to The New York Times.

LARCHMONT-ON-THE-SOUND, N. Y., Oct. 26.—Coroner Edward F. Fitzgerald of White Plains was called to Larchmont today to investigate the suicide of Ernest Tobler of Tobler Brothers & Co., of 395 Fourth Avenue, Manhattan, importer of laces and embroideries, who was found asphyxiated by gas in a bathroom in his home, at 42 Park Avenue.

Mr. Tobler, who was 46 years old and a native of Switzerland, had been melancholy for several days, his wife told Coroner Fitzgerald, but she said she did not know what was the cause. Beside his body was found this note:

"Dear all, please forgive me, I can't stand it any longer. DADDIE."

In addition to a wife, Mr. Tobler left two small children.

Friends of Mr. Tobler in this city said they were sure that financial worries were not the cause of his suicide. His business affairs were in excellent shape. He suffered from severe headaches and he was of a nervous temperament.

Head and Shoulders Reach New Heights in Fashion

Wreaths

There is a new and becoming fullness to the headbands from Paris. We see it in the above clustered wreath of silver blue buds and leaves. Also in green. $12.50

Velvet

One wears this wreath with the flower on the side and the full row of puckered velvet leaves low on the forehead. In yellow, silver, rose or blue. And velvet is the new headband material. $12.00

Braided

Winter hair may be straight or curled, but Winter wreaths come braided. In silver, flesh and gold shades of metallic cloth, with French rosettes at the sides. $6.95

Ushering Collars Back to Vogue with Real Lace

The New Bertha of Filet Lace

The comeback of collars into fashion begins — and ends—with the advent of *real lace.*

And the newest of these collars is the bertha sketched above. A beautiful design of *hand-made filet* which is 7½-inches deep, with 28-inch neckband. Special group at $18.75

Real lace berthas in which Irish, Venise or hand-made filet is combined with embroidery. .. . $8 to $38

A group of smart net berthas combined with val, Venise or filet. $1 to $7

Guimpes with bertha, Jenny, Tuxedo or round collar. .$1.25 to $34.50

Oak-leaves

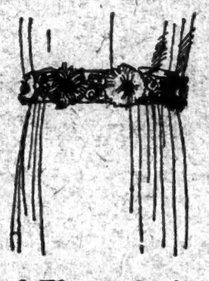
A Paris wreath of silver which proves that the sturdy oak may have the daintiest of leaves. The amusing acorn drops are of steel beads. $12.85

Surprise

A sheaf of silver grass fastens across the front and shoots aigrette the side. But the profile and back reveal a becoming bandeau of large and small velvet flowers. In rose or blue. $12.75

Flower Girdles

Everything in the smartest Paris flowers are here for girdles or corsages. Single buds, wreaths and garlands of fruits or flowers in all shades. 75c to $20



A Flower Sash

A broad band of gold or silver ribbon, strewn with clusters of velvet flowers of many delicate colors, makes the new Paris *flower sash.* The ribbon ties at the side or back. $17.50

Street Floor

Broadway **Saks & Company** at 34th Street

BONWIT TELLER & CO.

The Specialty Shop of Originations

FIFTH AVENUE AT 38TH STREET

THE FIRST SALE THIS SEASON OF

WOMEN'S "BONTELL" HOSE

Presenting Exceptional Values

All Silk Hose *Regularly 1.95 to 2.95* **1.50**
Exceptional quality in white or fashionable tones of gray or brown, also in gold or silver.

Sheer Silk Hosiery *Regularly 2.95* **1.95**
Gossamer quality in black, gunmetal, rose, beige, light or dark grays.

Ribbed Wool Hose *Regularly 1.95 and 2.50* **1.50**
Imported hose in brown heather mixtures.

Silk and Wool Hose *Regularly 3.95 and 4.50* **3.50**
Imported hose in extremely smart patterns of dropstitch weave or with dropstitch clox; in shades of tan or brown.

No Exchanges No Mail Orders No Credits

MAIN FLOOR

Entire 2d and 3d Floors 15 W. 34th St.

BETWEEN FIFTH AVE. AND BROADWAY, (OPP. WALDORF HOTEL) IN NEWARK: 807-813 BROAD ST.

The Home of 40 *nationally famous brands of clothes for men and young men*

Open daily till 6 P. M. Saturdays till 9 P. M.

Georges

In the 43 years of our career as merchants, we have never launched a money-saving event at the height of a season that created such a furore among buyers, or brought us such an avalanche of business, as this tremendous

Sale

Involving an enormous quantity of new Fall and Winter

Suits, Overcoats & Top Coats

FOR MEN AND YOUNG MEN

Made to Retail at $40, $45, $50, $55 & $60

SUITS—Choice of one, two, three and four-button Sack and Sport models. Young men's "JAZZ" styles included. All fabrics represented—worsteds, cheviots, cassimeres, tweeds, serges, blue, gray and brown flannels, nothing missing.

OVERCOATS representing every new and favored model, fabric, pattern and color in Ulsters, Ulsterettes, Raglans, Kimono, Box, Form-fitting, Chesterfields, etc. Some are of fine imported materials. **TOP COATS** in plain and half and full belted models, in plaid backs, Overplaids, Coverts, Tweeds, Whipcords, etc.

$31.50

Many of the Suits in this Sale have extra pants to match

ALL SIZES

For students, 31 to 36. For men and young men, regulars, 33 to 48; shorts, 33 to 42; longs, 36 to 42. Stouts and extra sizes, 37 to 52.

—an occasion which we have been quietly preparing for a long time—different from any we ever attempted—one that comprises thousands of the very finest garments produced in America! Not clothes made for sale purposes, but clothing designed to sell at the highest prices! An event that will give those who had in mind a price around $30 something that could not be had anywhere for less than $40 to $60—these are the brief outlines of the most powerful price-smashing drive on the BETTER kind of clothes New York has known in time out of mind!

Why we make this startling offer:

We are anxious to make 1922 our banner year. We are already ahead of our best previous records—but we want to do even better. Months ago during the slack period among clothing manufacturers, we canvassed the market in New York, Philadelphia, Baltimore, Rochester, Buffalo and Chicago, buying here and there, wherever spot cash was an inducement for lower prices, hundreds of garments at big savings until we amassed a stock running into the thousands. We laid them aside until the opportune moment for launching a big sale presented itself. And now they are ready for distribution!

Georges **15 W. 34th St.** *Opposite Waldorf Hotel*
Between Fifth Avenue and Broadway

NEWARK: 807-813 Broad St.

NEW YORK, NEWARK, BOSTON, PHILADELPHIA AND BUFFALO

THE Wallabout Basin Storage Company bases its estimate of Goodyear Solid Truck Tires on five years' experience, and says: "They have always given exceptional satisfaction."

And now the Goodyear Solid Truck Tire is made with the famous All-Weather Tread for positive traction, greater resilience, longer life.

GOODYEAR

Bridge Tire Co.
3445 White Plains Av.
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66 N. Moore St. 542 E. 35th St.

Nelson Truck, Tire & Wheel Shop, Inc.
491 Lafayette Av., Bklyn.

Faige, Schoolfield Co.
1 Madison Av. Tel. Ashland 1100

POLITICAL ADVERTISEMENT.

Mr. Voter, Mrs. Voter, Also Miss Voter

Even where violence puts wages up! What good? How long? Violence can't keep wages up! Employers go out business. Or into other business. When Violence passes limit. Business' charity stretch! Stretch beyond. No jobs! So striking fight-ing only "over eights."

Striking, even so, only highway robbery! Plain highway robbery, indirect! Common stealing two kinds. Property taken:—(1) Without consent owner property stolen. This common law or garden theft. (2) With consent owner. This kind fraud. Even time Queen Elizabeth no law against fraud. Indirect stealing not yet crime! Seems strange now, doesn't it, Mr. Down-town? Any stranger than no law yet against indirect highway robbery? Indirect highway robber no criminal! Or only peace breaker!

Direct highway robber gets employer's money by violence, or threat violence, against employer! Striker gets employer's money by violence, or threat violence, against employer's business. Against non-union work-er. Against law and order! Such striker only indirect highway robber! Violence as-sence highway robbery. Direct or indirect inconsequential! Just as. Depriving another of his property. Finally seen. Essence lar-ceny! Inconsequential whether consent or not. If deceived him! Consent then involuntary!

So. In highway robbery. Inconsequential whether bludgeon employer! If bludgeon somebody. To get employer's money! Em-ployer's consent rather involuntary. If obtained. By bludgeoning anybody!

Ghosts before. Nothing new under sun! Case in Blackstone. Beggar begged, asked sword, on highway. Beggar only asked alms. Only showed sword. Beggar hanged, drawn, quartered, highway robber! Held, used color force. Color enough! So striker. Highway robber enough! Blackstone no sea lawyer.

Mr. Bigfee advised you case in point, Mr. Downtown? Course not! So busy keeping corporation minutes. Let's Blackstone dusty! Says Blackstone no corporation lawyer! But what avail keep minutes? If heirs, days, years lost?

Employers made strategic mistake outset unionism. No economists! Opposed unions. Should embraced unions! Kissed collective bargaining! Unions good! Only striking bad! Organized striking not necessary part unionism. Yet all now think union for strike!

Snake for venom? No. Snake for in-sects! Dissect out poison sac. Scales off own eyes! "God's Blessing!" So all monsters. Eyes giants! Keep dissecting! Monsters all blessings in disguise. See! Then dissect!

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APPEAL TO OUST PRENDERGAST FILED

Petition of Board of Estimate Forwarded to Gov. Miller by O'Brien.

ATTACKS GAS CASE RULING

Members of Public Service Commission Charged With Bias and Partisanship.

Corporation Counsel John P. O'Brien forwarded to Governor Miller yesterday the complaint of the Board of Estimate demanding the removal of Chairman William A. Prendergast and the other members of the Public Service Commission. The complaint charges that the Commissioners displayed partisanship, bias and lack of intelligence in dealing with recent gas rate cases.

Particular attention is directed in the complaint to the orders made Aug. 30 last, reversing a decision of the old Public Service Commission, rendered in May, 1916, reducing rates in the Newtown and other gas cases. It is alleged that against all precedents, Chairman Prendergast and the other Commissioners made the people pay 15 cents a thousand feet more for gas from June, 1916, to June, 1919, notwithstanding that in the opinion written by Colonel William Hayward, when he was on the Commission in 1916, it was decided by all the Commissioners in an unanimous opinion that no such high charges was reasonable.

"The old Commission investigated the matter over a period of four years and after a thorough study, including a rehearing of the case, fixed the reasonable rate of 15 cents less than was then being charged," said Mr. O'Brien last night. "The company appealed to the Court in 1916. It did this over protest of Corporation Counsel O'Brien. It held a hearing in March, 1922, and on Aug. 30 it gave the gas company the right to claim over half a million dollars then impounded by the Court which the consumers had paid in excess of the rate fixed in 1916 by Commissioner Hayward and his colleagues. This is what is known as a retroactive order. It makes the decision date back. Such an order has never been issued by any other Commission.

"The First District Commission decided in the New York Edison case that it had no power to make such an order to protect the consumers. Chairman Prendergast has made one to profit the gas companies. The Second District Commission also decided it had no power to make retroactive rates in the Buffalo gas case.

"The action of the Miller commission is said to be illegal as well as stupid. If it were allowed to pass without notice it would create chaos in fixing public service rates. A commission that adopts such an attitude can easily destroy all popular confidence in State regulation of gas rates. By such a drastic decision no rate ordered by a commission would ever be final. It would be upset from year to year."

The complaint alleges that Commissioner Prendergast "preferred to settle the rates for gas by secret conferences with the executives of the Consolidated Gas Company," and that the board kept no record of the proceedings.

It is further alleged that the commission befogged the issue by deciding to investigate gas rates on the basis of a new quality of gas, and that this destroyed the usefulness of a great amount of data collected by the city and the Attorney General relating to costs of producing gas.

"The quality of gas was reduced in the city and up-State although no demand had been made for this either by the gas companies or by the gas consumers," the complaint sets forth. The Commission is also accused of inconsistency.

"It advocates" says the complaint, "a State-wide telephone investigation State-wide standards for gas service, consolidation of gas corporations in adjacent territory, and yet, on Aug. 30, 1922, it made and filed orders permitting many different rates and several kinds of rates in which some have a service charge of one kind while still others have no service charge or minimum bill at all."

FIGHT EVOLUTION IN MINNESOTA SCHOOLS

Ministers Call Meeting and May Seek Injunction Following Bryan Address.

Special to The New York Times.

ST. PAUL, Minn., Oct. 26.—A conference of Twin City pastors, representing Baptist, Congregational, Presbyterian and Lutheran churches, today voted to issue a call for a State-wide meeting of Protestant ministers next week to oppose the teaching of evolution in the public schools of Minnesota.

Condemning evolution as "a program of infidelity masquerading under the name of science," the ministers adopted resolutions urging that "Christians throughout the State appeal to the Legislature to eliminate from all tax supported schools this anti-scientific and anti-scriptural theory of the origin of man and the universe."

The Rev. W. B. Riely, pastor of the First Baptist Church of Minneapolis, the head of the committee calling the State gathering, said that it would be urged to start an injunction suit to prevent public schools, normal schools and the State University from receiving funds from Christian taxpayers for the teaching of evolution.

Today's decision is a direct result of an address on Sunday in St. Paul by William Jennings Bryan, in which the adherents of evolution were roundly denounced.

PAID SINNOTT FIRM $500 OFFICE FEES

Continued from Page 1, Column 6.

bus owner is concerned, of having a copy filed with Sinnott & Canty, is there? A.—It is customary, through whatever agency insurance is placed, that they keep a record of that policy.

Q.—Yes, but you are the agent. You are the man that makes the insurance. A.—I am clearing it through Sinnott & Canty.

Q.—But what is cleared? What does clearing consist of? A.—You might say a distributing centre.

Q.—Distributing what? A.—Whatever happens to take place under that policy.

Q.—No, what do you distribute, what does Sinnott & Canty distribute? A.—Why, it may be possible I may not have phrased it, but what I want to bring out is the point that they keep the records, and for keeping the records they are entitled to some consideration. If I make an agreement to pay them so much and it is satisfactory to them as well as myself, I should think that would close the deal.

Judge Shearn asked what necessity there was so far as the insured was concerned or so far as the World Mutual Company was concerned for keeping records in Sinnott & Canty's office.

"Because I asked Sinnott & Canty to keep those records for me," Mr. Grein replied.

Q.—No, but I am talking about what is the necessity as between the insured and the insurer? A.—There is no absolute necessity.

Q.—Does Sinnott & Canty do anything in the matter except keep this unnecessary record? A.—No.

Q.—And for keeping this unnecessary record, you divide fifty-fifty with them, is that right? A.—It happens to be fifty-fifty in that case, if you want to use that phrase.

Q.—I say, for their keeping an unnecessary record of this bus insurance, you divide fifty-fifty with them, is that right. A.—I allow them 5 per cent.?

Q.—Is that correct, yes or no—A.—It is.

Denies Using Firm's Name.

Mr. Grein said his cards read "Frederick A. Grein, representative, Sinnott & Canty," and admitted that the use of the word "representative" was incorrect and misleading. He denied, however, that he used the name of the firm to solicit business, and asserted that he relied on personal solicitation. He recalled writing insurance bonds for two men who had city contracts and promised to look over his books to see if there were others.

Thomas F. Lynch, who said he used to be a brewery collector and a detective of the State Excise Department, said he was introduced to Mr. McCarthy by the late Arthur H. Murphy, formerly Democratic leader of the Bronx. He said he had purchased two Mack buses from the International Motor Company, agreeing to pay $500 in cash when the contract was signed, $3,500 in cash on delivery and the balance in notes payable $600 each month. Recently he had bought a third bus, he said, paying $920 down.

Mr. Lynch denied that McCarthy had guaranteed the payments on the buses. He said he had the money on hand to pay the $4,000 on the first two buses, but was not certain whether it was in a bank or in his home in cash at the time.

He denied that he was employed by Mr. McCarthy and said he received nothing for supervising the operation of the three McCarthy buses, the permits for which are in the names of Higgins, Allen and McDermott. He said he paid for gasoline and oil for the McCarthy buses out of the receipts, but paid the wages of their drivers and the garage rent by check. He said he kept no books, but deposited the money from the McCarthy buses and that from his own three buses in separate bank accounts.

"If you deposit all the receipts from the McCarthy buses in his bank account and pay the bills and wages out of your bank account, how do you reimburse yourself?" Judge Shearn asked.

"If you will give me a chance I will tell you," Mr. Lynch replied. "Friday and Saturday of every week I hold out the receipts entirely from the McCarthy buses, and whatever is over the salaries and expenses of those two days, why, I deposit Monday in his account."

Mrs. Henry Ran a Bus.

Mr. Lynch said he did not know that Thomas J. (The) McManus, Tammany leader of the Fifth Assembly District, had a bus on the Eighty-sixth Street line.

"Don't you know that several district leaders have got cars up there in the names of dummies?" asked Judge Shearn.

"I think that is ridiculous to say," Mr. Lynch replied. "I am very sure, nearly sure, that that is not the case, because the proposition is not big enough for them to bother with."

Police Inspector Dominick Henry testified that his wife, Mrs. Mary C. Henry, held a permit for the operation of a bus on the Eighty-sixth Street line in the period of his suspension from active duty while he was under indictment. Inspector Henry said the permit lapsed when he was restored to duty and Mrs. Henry sold the bus.

"I just wanted to bring this out," Judge Shearn told the commission when Inspector Henry had left the stand, "to show you the use that is made of these lines. They are used as a soft berth for police inspectors who are indicted and under suspension are available for political favorites."

The hearing was adjourned until Monday afternoon at 2 o'clock.

Deputy County Clerk Thomas M. Farley, who was mentioned in testimony before the Transit Commission on Tuesday as having obtained an apparent profit from the sale of a bus to an operator believed to have obtained a permit from the Department of Plant and Structures upon his recommendation, issued a statement yesterday, to the effect that he had made no profit on the sale of the bus. Mr. Farley said he bought the bus for John Succa as a matter of friendship and that he turned over the money from the sale to Succa. Mr. Farley said he bought the car in his own name, because Succa was in debt to the former owner, and for that reason had to give a bill of sale to the subsequent buyer in his own name.

WARNS OF HYLAN PLAN.

Commissioner Harkness Predicts Double Fares for Millions.

Using the Brighton Beach line as an illustration of how traffic would be affected by Mayor Hylan's transit plan, which he said would separate the B. R. T. elevated lines from the subways, Transit Commissioner Leroy T. Harkness said yesterday that approximately 12,000,000 passengers a year on this line would have to pay a double fare, if the Mayor's plan were to become effective, to get the same service they have now. Mr. Harkness said that, if the Mayor's plan should go through, the present Brighton Beach line, as now operated by way of the Broadway subway to Queensboro Plaza would disappear and the old service in operation prior to the opening of the subway would have to be resumed. This would mean a double fare, he said, to all passengers wishing to reach any part of Manhattan but Park Row.

"In 1919 the ticket sales on the Brighton Beach line from Ocean Parkway to Dean Street were 12,217,710," Mr. Harkness said. "In 1922 the ticket sales were 24,299,463, or almost exactly double. Inasmuch as the combined service of the Fulton Street and Brighton Beach trains over the old Fulton Street elevated line exceeded the track capacity at the time the Brighton Beach line was taken off, it follows that with 100 per cent. increase in the Brighton Beach traffic a very large proportion of the 24,000,000 passengers per year now carried on the Brighton Beach line would be compelled to pay the additional fare at Prospect Park station, in order to get any sort of service at all. It should be remembered also that if the recent annual increase of passenger traffic on the Brighton line continues, the number may again be doubled by 1927, when the Mayor proposes to get his scheme going."

HIRSHFIELD HITS BUS QUIZ.

Says McAneny and Shearn Are Working for Miller's Re-election.

Commissioner of Accounts David Hirshfield attacked George McAneny, Chairman of the Transit Commission, and Clarence J. Shearn, its special counsel, yesterday in a statement commenting upon the commission's bus investigation.

"According to the Transit Commission, Chairman George McAneny and his latest acquisition, Lawyer Clarence J. Shearn, it is all wrong for a Democrat to purchase with his own money one or two buses and 'operate them.'" Mr. Hirshfield said, "but it is entirely proper for a group of bankers and traction manipulators to operate for their private gain large numbers of buses at a ten cent fare as the Fifth Avenue bus line is being operated by the Interborough crowd.

"Of course it is well known that Commissioner McAneny is trying hard to put over the four hundred million dollar purchase scheme of the old worn out junk surface roads and force the giving of the valuable bus franchises to the Interborough crowd. No doubt it is with that in mind and in the hope of helping Miller, that this drive to discredit the temporary makeshift bus operation is now being made. The deep laid plot will fail, however, as did the Republican Mire plot against Mayor Hylan last year."

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ALL JAPAN'S FORCES LEAVE VLADIVOSTOK

Tokio Closes Books on Siberian Adventure After an Expense of 1,500,000,000 Yen.

WAREHOUSE KEYS TO REDS

Control of City and Arms Supply Passes to Russians—No Undue Disorder During Evacuation.

TOKIO, Oct. 26 (Associated Press).—As the fleet of ten Japanese transports steamed from Vladivostok harbor today, bearing away the last of the Mikado's soldiers and leaving the Primoria in the hands of the Reds, Japan closed her books on her adventure on the Siberian mainland, with a total on the debit side of upward of 1,500,000,000 yen.

Added to this drain on the Government's exchequer, there is a loss to Japanese farmers and business men who abandoned their holdings as the soldiers withdrew which will run into millions. The actual cost of the final evacuation itself was 500,000 yen.

A year ago there were 10,000 Japanese civilians on the Siberian mainland. Today there are less than 2,000, of whom 1,500 still are in Vladivostok and a few hundred in the interior. Three empty transports rest at anchor in the harbor to carry these away if it becomes necessary or desirable.

The closing scenes of the evacuation were accomplished without undue disorders, according to official advices received here. Representatives of the Soviet Government of Moscow and of the Far Eastern Republic of Siberia took over from the Japanese the keys of the warehouses containing arms. The Mikado's troops filed up the gangplanks of the transports and sailed away, while ashore a lonely Japanese officer wearing the last Nipponese uniform left in the city, officially presided at the transfer of the much-discussed stores of munitions.

The foreign office denies charges made in a note sent yesterday to Tokio by the Moscow and Chita governments that White Guards had looted Vladivostok with Japanese connivance. Officials here say that this statement must have been based on misinformation and that, aside from incidental robberies natural in a situation in which Russians were fighting Russians, together with trade depression caused by the uncertain political situation, nothing untoward had occurred.

The only Japanese soldiers remaining on Russian soil are those in the northern part of Sakhalin Island. But the Japanese public is demanding their return also, as it is feared that restoration of trade with Siberia will be impossible unless this is accomplished.

An American gunboat, British and French cruisers and Japanese warships remain in the Vladivostok harbor to protect foreigners until the Chita forces have taken over the administration and assumed responsibility for maintaining order.

The Japanese foreign office has received appeals for protection from foreigners whose governments are not represented at Vladivostok, but the invariable reply has been that, with the evacuation of her troops, Japan is in no position to accord protection to any one and that their only hope lies in an appeal to the consular body at Vladivostok.

Lisbon Lionizes Atlantic Fliers.

LISBON, Oct. 26.—Scenes of delirious enthusiasm greeted the Portuguese aviators, Captains Sacadura and Coutinho, who completed a transatlantic flight from Lisbon to Rio Janeiro recently, when they disembarked from the steamship Porto on their return to Portugal today. The Porto was escorted up the River Tagus by warships. Airplanes flew overhead and battle craft in the harbor saluted with the roars of cannon. At the quay, the aviators were received by President d'Almeida, representatives of Parliament, of the army and the municipality.

FALLING SIGN HITS 6 IN CROWD; KILLS BOY

Breaks From Wires in High Wind and Drops Four Stories at Busy Street Corner.

POLICEMAN ONE OF INJURED

Student Meets Instant Death and Man Has Skull Fractured—Three Inquiries Started.

One person was killed and five others were injured yesterday afternoon when a 200-pound sign on the fourth floor of the building on the southwest corner of Lafayette and Canal Streets was snapped from its retaining wires by a stiff west wind and tossed into the crowd below. One of the injured was a policeman, who refused to leave his post.

Paul Riegler, 18, of 169 Moffet Street, Brooklyn, a student at the Murray Hill Vocational School, was instantly killed by the falling sign. John Zollas, 45, of 186 Rockaway Avenue, Brooklyn, was taken to Beekman Street Hospital with a fractured skull. He is not expected to live.

The following received medical attention for lacerations and contusions and went to their homes, with the exception of the policeman:

Celia Lumbeck, 21, milliner, 370 Hooper Avenue, Brooklyn; Clara Starr, 16, schoolgirl, 1,512 De Kalb Avenue, Brooklyn; James Kelly, 27, salesman, 2,659 South Sixty-second Street, Philadelphia, and Policeman Harold Halsterom, attached to Traffic A, of 470 Third Avenue, Astoria, L. I.

made, one by the police, another by the District Attorney's office and the third by Fred Kuehnle, Chief Inspector of Buildings.

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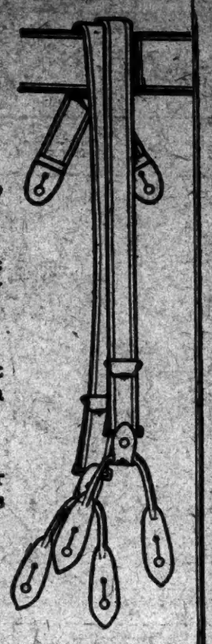

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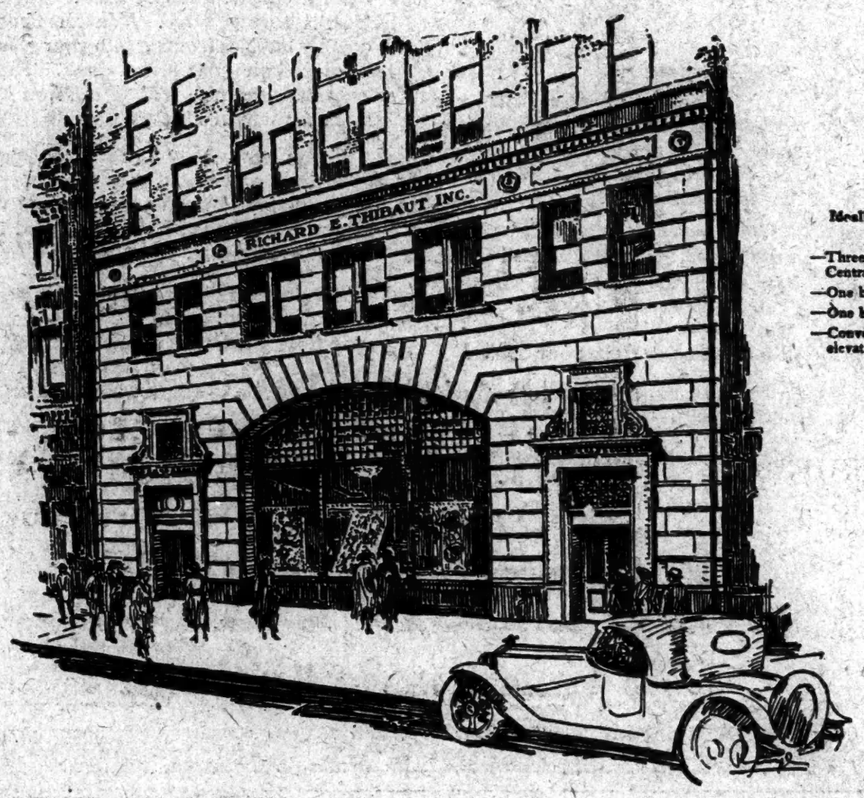

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Monroe Overcoats this Fall scare only the Clothiers who are, as usual, at the season's start, charging outlandish prices and getting them from men who don't take the time to compare and shop around for real Value.

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LIMITS HEARINGS ON TARIFF RELIEF

Tariff Commission Will Grant Them Only When Justification Is Seen.

THIRTY PETITIONS ARE IN

Rules of Procedure Are Issued, Following Lines of Those of Commerce Board.

Special to The New York Times.

WASHINGTON, Oct. 26.—Rules for procedure before the Tariff Commission under Section 315 of the new Tariff law, known as the elastic tariff provision, were made public today. The regulations follow lines of procedure established by the Interstate Commerce Commission.

More than thirty petitions for relief under this provision have been filed with the commission, which has decided that hearings shall be held only when the commission deems the relief sought justified and sufficient. It is the present plan of the commission to begin actual work in three weeks. After that time it will be known whether hearings will be held on the petitions already filed.

The regulations, after quoting the Executive order issued by President Harding delegating to the commission the investigation of the tariff, are:

"Application for an investigation under Sections 315, 316 or 317 of Title III. of the Tariff act, approved Sept. 21, 1922, may be made by any person, partnership, corporation or association.

"An application is not required to be in any special form, but it must be in writing and signed by or on behalf of the applicant, and in the case of an application under Section 316 it must be under oath. Every application must state the name, legal residence, business address, occupation and business connection of the applicant, and contain a short and simple statement of the relief sought on the grounds therefor. No investigation shall be ordered by the commission until such application or preliminary investigation discloses to the satisfaction of the commission that there are good and sufficient reasons therefor under the law.

Ample Evidence Required.

"If the information contained in the application is deemed by the commission to be insufficient, the commission may permit the applicant to amend the same or to submit evidence orally or in writing. In the case of applications for an investigation under Section 316, the commission shall consider the application and the evidence submitted therewith with a view to determining whether the entry of any goods shall be ordered by the commission under the provisions of Section 316. An investigation may be ordered by the Commission under Section 315 or 316 either upon the initiative of the commission or upon application.

"The commission will not be confined to the issues presented in an application, but may broaden, limit or modify the issues to be determined. The commission shall issue a notice of the nature and scope of any investigation which it may institute under Section 315 or 316, and such notice shall be published in 'Treasury Decisions' and in the weekly edition of Commerce Reports, by one insertion of each thereof. Any person, partnership, corporation or association, showing to the satisfaction of the commission an interest of the subject matter of an investigation ordered by the commission, may enter appearance in such investigation in person or by a representative.

"Parties who have entered appearance in investigations under Sections 315 and 316 shall be notified of the time and place of public hearings by registering and mailing a copy of the notice thereof addressed to each of such parties at the place of business thereof, and at such time and place such parties shall be afforded opportunity to offer such relevant testimony, both oral and written, as the commission may deem necessary for a full presentation of the facts involved in such investigation.

"Evidence, written or oral, submitted in hearings, shall, upon order of the commission, be subject to verification from the books, papers and records of parties in interest. Such further investigation may be had as the commission shall order.

"If in any investigation under Section 317 it becomes necessary in the judgment of the commission to order a hearing, notice shall be given and hearings shall be had, as provided with respect to hearings under Sections 315 and 316. Witnesses, unless otherwise ordered by the commission, shall be examined orally. The attendance of witnesses and the production of documentary evidence may be required from any place in the United States at any designated place of hearing.

Quasi-Judicial Powers.

"Any member of the commission may sign subpoenas, and members and agents of the commission, when authorized by the commission, may administer oaths and affirmations, examine witnesses, take testimony and receive evidence. The commission may order testimony to be taken by deposition in any proceeding or investigation at any state of any such proceeding or investigation. Such depositions may be taken before any person designated by the commission and having power to administer oaths. Such testimony shall be reduced to writing by the person taking the deposition or under his direction and shall then be subscribed by the deponent. Any person, firm, copartnership, corporation or association may be compelled to appear and depose and to produce documentary evidence in the same manner as witnesses may be compelled to appear and testify and produce documentary evidence before the commission.

"Witnesses summoned before the commission shall be paid the same fees and mileage that are paid witnesses in the courts of the United States, and witnesses whose depositions are taken and the persons taking the same, except employes of the commission, shall severally be entitled to the same fees and mileage as are paid for like service in the courts of the United States. Witness fees and mileage shall be paid by the party at whose instance the witness appears.

"The Commissioner or investigator in charge of any investigation shall review all the evidence, oral and written, and all other information gathered in such investigation by the commission, and shall summarize the same and prepare for the commission in writing a report. Parties who have entered appearances shall, prior to the filing of briefs, have opportunity to examine the report of the Commissioner or investigator in charge of the investigation and also the record except such portions as relate to trade secrets and processes.

"Briefs may be filed at the conclusion of the testimony in each investigation. The Commissioner or investigator in charge of the investigation shall fix a time within which briefs shall be filed, and notice thereof shall be given by registered mail to all parties of record.

"Final hearings shall be before the commission. Parties who have previously entered appearances may file briefs and upon permission being granted by the commission present oral arguments. The findings of the commission and of the members thereof shall be in writing and shall be transmitted, together with the record, certified by the Secretary under the seal of the commission, to the President for his action under the law.

"Appeals on matters of law under Section 316 shall be governed by the rules relating to appeals to be taken to the United States Court of Customs Appeals from decisions of the United States Board of General Appraisers."

LEAP SAVES AN AIRMAN.

Frenchman Jumps From Failing Machine Near the Ground.

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Special Cable to THE NEW YORK TIMES.

PARIS, Oct. 26.—The extraordinary presence of mind of a French aviator who leaped to safety from a falling airplane when it was a few yards from the ground is reported from Brussels. The machine was destroyed and the mechanic mortally wounded.

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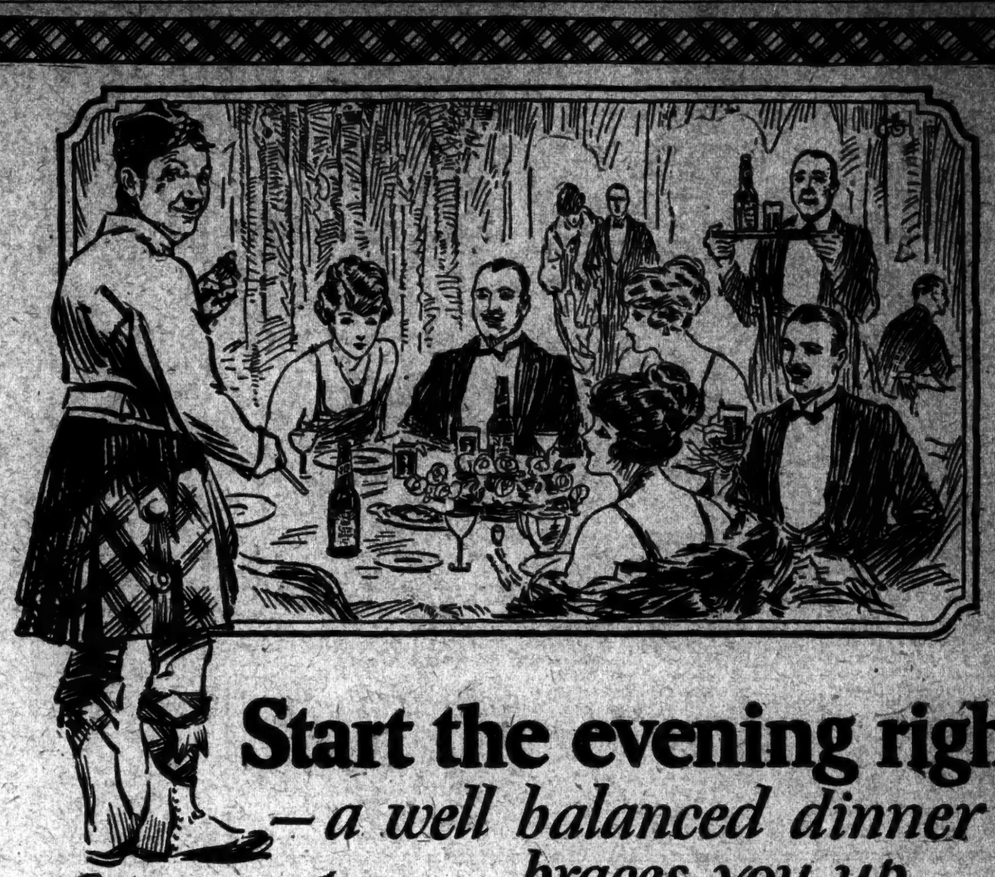

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Cover page photograph of Smyrna refugees flocking to United States Consulate for food and protection, sailors of the U. S. S. Litchfield guarding the Consulate and caring for the fugitives.

Mid-Week Pictorial

This Week's Issue on Newsstands

British re-inforcements entering Constantinople.
Mustapha Kemal at Angora, capital of the Turkish Nationalists.
Mme. Gandhi, wife of the famous Indian agitator, "carries on."

Portraits of Lloyd George and his successor, Bonar Law.

Unveiling the statue of Edmund Burke at Washington, D. C.

Stranded tanker on the reefs outside the port of San Francisco.
Result of worst explosion in Italy's recent history.
Conflagration at Los Angeles that threatened to sweep city.

Latest Paris and American fashions for women.
Actresses and scenes in recent theatrical productions.
Principals in the Greenwich Village Follies.

United States Marines at Brazilian ceremony.
Monster tanks controlled by radio in manoeuvres at Washington.
Hazardous aquaplaning feats at Coronado Beach, California.
Thrilling handicap race between seaplane and speed boat.
Long runs and furious scrimmages on football gridiron.
Elimination race to determine American defender.

Mid-Week Pictorial

Published Thursdays by The New York Times Co.

TIMES SQUARE, NEW YORK

10 *cents a copy* $5.00 *a year*

THE PLAY

By JOHN CORBIN.

New England Operetta.

SPRINGTIME OF YOUTH, a musical play in three acts, based on the story by Hershfield and Schlamme; lyrics by Matthew C. Woodward and Cyrus Wood; music by Walter Hollo and Sigmund Romberg. At the Broadhurst Theatre.

Phil Fellmore	Walter J. Preston
Peter	J. Kingsley
Phyllis	Zella Russell
Hazel Harper	Harry Mackey
Deacon Stokes	Harry Kelly
Hopkins	Larry Wood
Polly Baxter	Eleanor Griffith
Richard Stokes	J. Harold Murray
Timothy Cookin	Harry K. Morton
Uncle Hathaway	Maris Pettes
Prudence Stokes	Grace Hamilton
Priscilla Alden	Olga Steck
Squire Hathaway	Tom Williams
Roger McAshay	George MacFarlane
Sadella Long	Myrtle Lawrence
Christopher Long	Ben Marion
Augustus Sharp	Charles Peyton
Abigail Sharp	Venie Atherton
Aunt Jennifer	Jerome Sham
Cynthia Pfeniffer	Gertrude Hulbrist

The Portsmouth of 1812 was invaded by musical comedy last night—the Portsmouth of bottle-green coats and tan trousers, of crinoline and pantalets, of fan-windows and Christopher Wren spires, of clipper ships in the harbor and a stone lighthouse beyond on Kittery Point. Far from being Puritanically shocked, Portsmouth was to all appearances delighted. Numbers were repeated regardless of first nighters and by the last act even the chorus caught the spirit of ceaseless and happy repetition. From which it would seem to follow that Broadway of 1922 was equally pleased.

In its plot "Springtime of Youth" lacks the novelty and the pathetic grace of the original "Maytime." But it is enveloped in music of more than usual persuasiveness and insinuating charm. Romberg writes frankly in the Viennese manner, but it is something to be earned in the eccentricities of cis-Atlantic orchestration; and it is more to give oneself over to clean, varied rhythm and velvet softness of tone. Several of the numbers seem destined to become widely familiar before Winter comes.

Here is a musical comedy that is musical to the point of qualifying as operetta and is, moreover, genuinely comic. The acrobatic and contortional dancing of Harry K. Morton created a small storm of applause and provoked gales of laughter. In the wildest grotesques he was light as a thistledown.

Every part of his anatomy up to his left shoulder blade and his right ear contributed its quota of comic gyration. He is even more the comedian than a dancer and, ably aided by Zella Russell, he contributed vigorously to tangling and ravelling the plot.

Harry Kelly anticipated the Irish invasion of New England by half a century, but was none the less acceptable as a Yankee deacon of anthropoidal grimaces and other money tricks. It is no small triumph to be white-face Irishman married to a Quakeress of 1812 and survive with applause.

Vocally the company is no more than adequate. Olga Steck was the heroine and sang with brilliancy rather than charm. As the sub-heroine, Eleanor Griffith made up in winsome humor what she lacked in voice. George MacFarlane used a rich baritone to excellent advantage. Grace Hamilton led two choral numbers with the best placed and finest musical voice in the company.

"Springtime of Youth" sets no new mark, but it has the very rare virtue of alternating tunes of varied and unfailing piquancy with genuine low comedy.

MOSCOW ART THEATRE TO OPEN HERE JAN. 8

Company Brought by Morris Gest Will Give First Tolstoy's Tragedy 'Tsar Fyodor Ivanovitch.'

The Moscow Art Theatre company will begin an engagement of eight weeks at the Forty-fourth Street Theatre on Monday, Jan. 8, according to an announcement made yesterday by Morris Gest, when arrangements were completed between Constantin Stanislavsky and Vladimir Nemirovitch-Dantchenko for the company and F. Ray Comstock and Morris Gest as directors of the New York season. The entire company and staff of the Moscow Art Theatre, numbering forty-five, accompanied by complete scenic, costume and mechanical equipment, will sail from Cherbourg Dec. 13, arriving a week later in New York.

The first play the company will present in New York, it is stated, will be Count Alexei Tolstoy's Russian historical tragedy, "Tsar Fyodor Ivanovitch," which has been in the repertoire of the Moscow Art Theatre since 1898. The bill will be changed weekly. In addition to "Tsar Fyodor Ivanovitch," the New York repertory will include Maxim Gorky's "The Lower Depths" ("Night Lodging"), Anton Tchekhoff's "The Cherry Orchard," "The Three Sisters" and "Uncle Vanya" and others by Pushkin, Dostoievsky and Turgenieff.

The acting company of the Moscow Art Theatre who will appear in New York include Constantin Stanislavsky, co-founder of the Moscow Art Theatre with Vladimir Nemirovitch-Dantchenko, Wassily Katchloff, Ivan Moskvin, Mme. Olga Knipper-Tchekova, Mme. Maria Lilina, wife of Stanislavsky; Leopold P. Leonidoff, Alexander Vishnevsky, Vassily Lastsky, Vladimir Gribunin, Lydia Koreneva, Eugenia Rayevskaya, Mme. E. Shevtchenko, Maria Uspenskaya, Olga Tarasova, Vera Peshenkova, Marie Nikolaieva, Nina Litovtseva, Maria Krishanovskaya, Varvara Bulgakova, Nikolai Alexandroff, Georgi Burdshaloff, Nikolai Podgorny, Ivan Lazareff, Ivan Bulgakoff, Alexei Gruzinoff, Ivan Gorchakoff, Boris Dobronravoff, Vladimir Yershoff and Akim Tamiroff.

The list of patrons includes Professor George Pierce Baker, Mrs. August Belmont, Dr. Nicholas Murray Butler, Paul D. Cravath, Walter Damrosch, John W. Davis, Mrs. Marshall Field, Mrs. Charles Dana Gibson, Thomas Hastings, President John Grier Hibben, Arthur Curtiss James, Frederick A. Juilliard, Otto H. Kahn, Thomas W. Lamont, Clarence H. Mackay, Mrs. Charles E. Mitchell, Professor William Lyon Phelps, Frank L. Polk, Mrs. Ogden M. Reid, Edward Robinson, Mrs. Willard Straight, Augustus Thomas, Mrs. Henry Rogers Winthrop, and Mrs. H. P. Whitney.

To Produce Milne's 'The Lucky One'

The Theatre Guild announces for its second offering this season A. A. Milne's play, "The Lucky One." "R. U. R.," now playing at the Garrick, will move to the Frazee Theatre on Nov. 20 to make room for the Milne play. "The Lucky One" marks the Guild's second production of a Milne play, the first one being "Mr. Pim Passes By."

THEATRICAL NOTES.

An English version of Gogol's comedy, "The Inspector General," now playing in Yiddish at the Jewish Art Theatre, will soon be produced by Maurice Swartz, under the management of A. H. Woods.

The Duncan sisters on their arrival from Europe will begin rehearsals in a new musical play under the direction of Sam H. Harris.

A third company is being formed by the Shuberts to present "Blossom Time" in the leading cities of the South and West.

Seven hundred dramatic school students will witness a rehearsal of "Beneath Reason" at the Booth Theatre this afternoon, at 2:30.

Ann Pennington will appear at B. S. Moss's Colisseum the last half of next week, prior to a limited engagement in the local B. F. Keith circuit.

The formal opening of New York University's Little Theatre in Washington Square will take place this afternoon at 1 o'clock.

Percy Hemley has been added to the cast of "Mr. Barnum."

Forty hundred seats for next Thursday night's performance of "Hail the Leader" have been reserved by the Lambs Club.

William T. Hays and Maud Sinclair have joined the cast of Brock Pemberton's production of Six Characters in Search of an Author," which opens at the Princess "the first next Monday night.

Over 500 members of the Hollis (L. I.) Lodge of Masons attended last night's performance of "Why Men Leave Home," at the Morosco Theatre.

MUSIC

By RICHARD ALDRICH.

The Philharmonic Society.

The venerable Philharmonic Society began its eighty-first season last evening in Carnegie Hall, being the first of the New York orchestras to be heard. All seats were sold, as the sign in the lobby announced, so there was a large audience, and Mr. Stransky received a cordial greeting when he appeared, the orchestral players dutifully mailing.

The program included a new composition, as almost every Mr. Stransky's programs this season are expected to. It was Erich Wolfgang Korngold's symphonic overture, "Sursum Corda," Op. 13. Young Korngold, now 25 years old, is considered to be one of the most notable musical talents of Central Europe. He is best known in New York by his opera "Die Tote Stadt," produced at the Metropolitan Opera House last season, though several other of his orchestral compositions have been heard here, as well as his piano third Op. 1, and some pieces for piano solo. Mr. Korngold does not seem to have made quite so deep an impression on this side of the Atlantic as on the other, and indeed there are rumors that his name and fame have been advanced there almost as much by the enterprising activities of a journalistic father—as by his own achievements.

He was undoubtedly a precocious youngster. But now, being 25 years old, he is at an age at which some of his illustrious predecessors in musical composition had accomplished even more than he, without the aid of a press agent. Indeed, it may be doubted whether his "Sursum Corda," will do much toward fixing him in the distinguished line of which Vienna has reason to be proud.

The title is derived from an exhortation of the communion service, the beginning of the thanksgiving prayer in the liturgy. The composer has stated that he intended by the title to suggest the general character of the work, a mood of struggle and aspiration, a joyous deliverance out of storm and stress. There is a brilliant brass fanfare as an opening theme, that haunts dangerously the confines of the commonplace; there is melodic material of agreeable lyric quality that rarely rises to the level of distinction. And there is a running out into desultory tedium, long and disjointed, making a thing of shreds and patches, in which the uplifted heart seems to fall into dolefulness and to luxuriate in crass and apparently uncalled for discord.

The chief characteristic of the score is, as Mr. Gilman points out, its heavy leaning upon Strauss. Mr. Korngold's melodic invention is strongly Straussian; so is his "sonorous polyphony," his "swelling ardors," and his fashion of contrasting the easily melodious and the laboriously harsh. Quite as much so is his instrumentation; there is earlier Strauss, as in the opening fanfare, and later, as in the reminiscence of the "rose" theme in "Der Rosenkavalier," and much between. It is all undoubtedly clever stuff, undoubtedly also, it shows little originality, little feeling for organic structure and cogent development, a great deal of the clever orchestral technique than can be taught to clever pupils, and abundant assurance in the appropriation of other men's property.

Mr. Stransky had had the difficult and complicated score carefully studied, and it was played zealously and doubtless with an ample realization of the composer's intentions. There was also, in a conscientiously prepared performance which did not quite mount to the realms of inspiration, Beethoven's seventh symphony, Debussy's two nocturnes for orchestra ("Nuages" and "Fêtes") and Salome's Dance of the Seven Veils from Strauss's opera.

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NEW YORK, FRIDAY, OCTOBER 27, 1922.

THE ENGLISH INS AND OUTS.

MR. BONAR LAW'S statement yesterday of Conservative policies will tend to sharpen the resentment of LLOYD GEORGE at the sudden break-up of the Coalition Government. In no essential point does the Conservative program depart from that pursued for the last four years. Mr. LAW talks smoothly of restoring tranquillity and avoiding dangerous commitments, of governmental retrenchment and restoration of industry and trade, but this is only common form for all parties. In those matters, platitude echoes back to platitude. It is true that Premier LAW proposes certain minor changes in method. He promises that all negotiations with other countries will be conducted through the Foreign Office, and not at first hand by the Prime Minister. He also announces that the Cabinet Secretariat is to have its wings clipped. The Secretariat was built up by Mr. LLOYD GEORGE in a way to give great offense to old-fashioned precisians. They complained that it had the effect of subordinating the heads of departments in all things to the Prime Minister. While admitting that its work is in many respects "essential," Mr. BONAR LAW states that its present form is not to be continued. But none of these specifications really justify the ending of the Coalition and the swift appeal to the country. Obviously, the decision of the Conservatives was based upon no clear issue of vital principle, but was due to party pressure. The outs simply wanted to get all the way in.

In his speech to the Liberals on Tuesday Mr. LLOYD GEORGE did his best to pose as a magnanimous statesman with malice toward none. He would do nothing mean or paltry. He would support any Government that worked whole-heartedly for the good of the empire. Yet he could not resist the temptation to indulge in a few personal flings. Over Mr. MCKENNA he poured abundant and acrid ridicule. Upon Lord CURZON'S complacence he intruded with a flippant joke. But what most rankled in his mind was evidently the way in which his Conservative allies in the Coalition Government had been overridden by their insurgent followers. He again dwelt upon this performance as something which, in the phrase of Lord BALFOUR, "no gentleman would do." This pained expression at any departure from the nice convenances of public life must have brought a wintry smile to Mr. ASQUITH'S face when he recalled the part which Mr. LLOYD GEORGE had played in his own upset in 1916.

The net result of the utterances of the rival political leaders in England thus far must be to deepen the sense of confusion on the part of the electors. They are asked to decide between two parties which scarcely differ, and which agree that the chief menace lies in the Labor Party. In some respects the election looks as if it were to be in good part "arranged." That is to say, an understanding will be sought whereby the Conservatives will make no fight in certain constituencies, and the Coalition Liberals will keep their hands off others. Then, if neither side secures a clear majority in the House of Commons, bargaining will be resumed and there may be, in effect, another Coalition Government. It is this dubious aspect of the general election up to the present which makes it seem unreal and more than anything else like a scramble for office.

It is possible that force and direction will be given to the English political current by the public discussions of the next two weeks. Clearly there is a great opportunity for the coming forward of strong men with positive convictions. It was said by an English statesman who had had wide experience of what he was talking about that "it is in the season of perplexity, of hesitation, of timidity, of doubt, that leading minds advance to decide and direct." People have confidently looked to Mr. LLOYD GEORGE to assume that rôle. Thus far he has not done it. Perhaps his time has been too much taken up with party conferences. Possibly he does not yet feel duly oriented in the political situation unexpectedly thrust upon him. But unless his energy has been sapped, or his wonderful political instinct dulled, we may count upon resounding challenges from him, bold utterances of leadership, before the day for polling arrives.

WISE AND NECESSARY DELAY.

Until Attorney General DAUGHERTY'S opinion, sustained by Judge HAND, that the Volstead act applies to the sealed liquor stocks of foreign ships in American territorial waters, is reversed or upheld by the Supreme Court, the customs authorities would be most ill-advised rashly to enforce what may or may not be law. With his usual foresight and good judgment Secretary MELLON has ordered that "until the new regulations are available, enforcement of the law will continue as heretofore." Foreign ships coming into American territorial waters with sealed liquor as cargo may sail with it to their foreign destination; and the liquor in the sea stores of such ships, sealed while in those waters, may be opened for the use of officers and crews from time to time, but must be immediately resealed. Our own ships, be their ownership private or public, must be immitigably dry.

Due notice will be given when the new regulations are issued, and foreign ships will have a reasonable time to enable them to comply. In the meantime, the matter may have been decided by the Supreme Court. Mr. MELLON'S action made it unnecessary for Associate Justice BRANDEIS to grant the application of the foreign steamship companies for a supersedeas to stay enforcement of the law, as declared by Judge HAND, pending appeal to the Supreme Court. The next session of that court will be on Nov. 13, when counsel for the steamship companies will move to have the hearing on that appeal advanced to Nov. 20. Cases so important in their commercial and international, as well as their legal and constitutional, aspects must be argued exhaustively; and the court may require considerable time for pondering. If the decision should not be so speedy as the parties hope, undoubtedly the rights of the appellants will be protected, pending the decision, either by the court or by further judicious delay by the Treasury. So the whole transaction will proceed decently and in order; and all of us, the most fervent prohibitionists included, ought to be able to wait patiently for the decision.

LUNENBURG AND GLOUCESTER.

President HARDING, in his letter to the Race Committee on the eve of the first race for the North Atlantic Fishermen's International Trophy off Gloucester, said that it was "quite possible to extend congratulations in advance to the winning captain and crew," and that the races were a fine contribution to the good-will between our people and our Canadian neighbors." As things have turned out, Captain WALTERS of the Bluenose, which won the series and saved the trophy for Canada, can hardly be in the mood to accept congratulations, for in the third and decisive contest Henry Ford lost her foretopmast while she still had a sporting chance to overcome the slight lead of the Bluenose and win the cup for the American fishermen.

In the joyless comedy of errors at Gloucester there was one human touch that relieved the agony—that was the friendship of the rival captains which no untoward incident could mar. The decision of the committee that the first race was not a race, because WALTERS and MORRISSEY had not heeded the signals to return, met with the disapproval of the skipper of the Bluenose, who "allowed" that the Henry Ford had beaten him fairly and squarely. And when the American schooner won again, this time officially, it was the unfaltering judgment of Captain WALTERS that the trophy should go to Gloucester. To have it finally thrust upon Lunenburg when the Henry Ford's foretopmast went overboard while Bluenose was leading by a narrow margin must have been gall and wormwood to the generous Nova Scotian. He seems to have done his best to equalize conditions by shortening sail, which was sportsmanlike.

Whether this year's races will contribute to the good-will between our people and our Canadian neighbors may be doubted. The rejection of the Mayflower as an entry by the trustees of the Canadian deed of gift was not well received at Gloucester, although they were within their rights. There was more friction when the committee, after signaling no race on Saturday last, proceeded to the turning marks, as if it had condoned the heedlessness of the racing captains. It was WALTERS of the Bluenose who insisted on going on with his stern chase after being called upon to stop by a committee launch that overhauled him, and naturally when Captain MORRISSEY of the Henry Ford was informed that the Lunenburger wouldn't give up he concluded to make it a race. Both captains said afterward that they had not seen the signals. With such men technicalities do not count. They dislike to take orders from a racing committee when their minds are made up to sail it out.

After all, those who have charge of such matters are prone to error themselves. The reduction of the sail area of the Henry Ford twice after she was trimmed and ready was an unforgivable offense to the fishermen. Pulled off Essex Bar after being aground for four days in the Spring in danger of going to pieces, the Henry Ford began her career in the shadow of misfortune. Her troubles thickened after she was entered for the North Atlantic trophy, and to lose that topmast eight miles from the finish of the deciding race was the last straw. Lunenburg may celebrate, but Gloucester is sick at heart and savage. It would be a handsome act of the Canadians to offer to sail the races over again. However, there is the deed of gift, and the record will probably have to stand.

FOR SENATOR FROM MARYLAND.

Senator FRANCE of Maryland has won for himself and his State an unfortunate notoriety of which its thoughtful citizens, whatever their party, must be weary. Much is said by his apologists of his "courage." A courage shown only by opposition to his party when it is right deserves small praise. Dr. FRANCE has studied in several colleges and universities. His studies, on some subjects at least, don't seem to be accompanied or followed by thought. He is flighty, fantastic, full of whims. He was the sole Republican Senator to vote against the ratification of the Naval Treaty, one of four Republicans to vote against the Four-Power Treaty, one of three to vote against the treaty with Japan about the Island of Yap. His passion for recognition of the Soviet Government, his Russian excursions, are only too well known. No doubt he has many excellent and engaging private qualities; but, in the present stage of his development, he is much better fitted to be a contributor to some of our "intellectual" weeklies than to be a Senator. It would be to the advantage of the Republican Party as well as of the country to give him leisure to continue his studies as a private citizen after March 4, 1923.

His Democratic opponent, Mr. WILLIAM CABELL BRUCE, is eminently fit to be a Senator. He is the leader of the Maryland bar, deeply grounded in legal and constitutional principles and precedents and in American history, to which as an author he has made notable contribution. He is an orator of distinction. He is a man of the highest character. He has never been an extreme partisan. He has been an active friend of reform and good government. He has a thorough knowledge of business. Above all, in complete contrast to Dr. FRANCE, he is a man of sound, stable and balanced judgment. His intellectual powers are of the first order and would make him an honor to a Senate which admittedly needs improvement. No doubt for some minds eccentricity has its charms, but when it is an eccentricity not of mere appearance or habit or demeanor, but of opinion, it greatly limits or destroys a public man's power for public usefulness; tends, indeed, to make him a nuisance. How can a party or a State be adequately represented by a man of unstable temperament and shifting political fantasies? To borrow from Dr. JOHNSON, Dr. FRANCE is at best a meteor, while Mr. BRUCE is a fixed star.

In a contest between ordinary partisans the country at large would have small interest; but all Americans of good-will have a strong interest in the defeat of a patron of Bolshevism.

HOW WE ARE TAXED.

Representative FREAR'S denunciation of tax dodgers is a revelation of what Congressmen do not know on a matter which intimately concerns every taxpayer. Secretary MELLON'S reply in defense of his administration of the tax laws easily reveals that their spirit is more the punishment of wealth than support of the Treasury. All the earnings which create the surpluses so irritating to those thinking that the accumulation of property by the processes of trade is harmful, even wicked, have been taxed as income, at rates higher than the world had ever known before. To tax them again as property would be double taxation, and beyond the power of an income tax levy. The Supreme Court so decided in an old case, and the point was reaffirmed last June in a decision specifically deciding that an oil company's surplus is not taxable as income, and that division of surplus is not an increase of property.

The decision is interesting in this connection because the Treasury demanded a tax of $71,800 from a nephew of Secretary MELLON, on Representative FREAR'S theory of the law, and the courts set it aside. The Treasury made a claim which would have required the repayment of many millions of taxes if it had proceeded promiscuously on Representative FREAR'S confusion of income with principal.

Secretary MELLON instructs Congress as a whole, as well as his critic in particular, that there could be no industrial growth unless earnings were plowed back into plant. In the case of the Frick estate litigation Senator PEPPER argued that Pennsylvania was trying to tax property already taxed in seventeen States. This was not a case under the Income Tax law, but serves equally to show the reduplication of taxes which impoverishes business.

The extortion of taxes is a greater burden on trade and creation of wealth than the payment of taxes according to law, as decided by the courts. Last June President HARDING asked Congress for $28,814,500 for refunding taxes unlawfully collected. In September the President increased his requisition for this purpose to $42,430,000. As time rolls on even larger sums will be needed if Congress persists in its errors of taxation. Representative FREAR does not mention a single case in which the accumulation of surplus has been for the evasion of taxation. The statute requires that the Commissioner of Internal Revenue must find that the surplus is unreasonable for the purposes of trade before there can be any procedure for the evasion of taxes. The Representative rushes into publicity without support of such finding, and without disclosing that he knows what he should either about the statute or about taxing in a manner which should produce the greatest revenue with the least burden on trade. That is the best assurance of the cheapness of capital, and that in return is the surest guarantee of the reduction of the cost of living through increase of the purchasing power of wages.

AIDING AMERICAN MUSIC.

The Philharmonic Society begins its eighth decade of service by announcing definite plans for the aiding and encouragement of native composers. It intends to cheer them on by holding before them the prospect of having the worth-while scores they may write introduced to the public under its own distinguished patronage. To this end, it has engaged as associate conductor Mr. HENRY HADLEY, who will examine the works submitted and decide upon those which merit public performance. The Philharmonic plans also an extensive educational program. It has arranged a series of public concerts at City College, the Commercial High School and the Cooper Union, and will visit for single performances Vassar, Princeton, Smith, Yale and Mount Holyoke. Science, moreover, will act as handmaid to art, for the society intends to broadcast all the concerts at City College in order that the "listeners in" for a radius of 1,200 miles may enjoy the performances.

In venturing into such fresh fields, the Philharmonic shows a vitality that belies its age. In visiting schools and colleges it offers to the students an educational opportunity seldom to be had outside metropolitan centres—that of hearing great orchestral works performed by a great orchestra. For the novelty and pleasure of attending a Philharmonic concert by radio, thousands who nightly listen in to programs of jazz will doubtless tender the Philharmonic their hearty thanks.

WELFARE WORK.

"Welfare" is a word of hazy connotation in the minds of most people. It includes anything that an altruistic person may desire for somebody else. It is not supposed to have any personally selfish motive. There is a general tendency, due usually to the best of intentions, whether or not it be with the best of results, to put more and more upon the State the responsibility for the welfare of individuals who have been left to themselves or to the unofficial attentions of their neighbors. Some years ago a survey showed that one in every thirty adults was helping in some way (supervising, inspecting, instructing, protecting, nursing, burying) the other twenty-nine and their children, in addition to what these twenty-nine were doing voluntarily and privately for themselves. But this ratio of official welfare work has been raised greatly in the intervening period. A review of legislation in the various States showed that 104 boards and commissions had been added in a single year. The war has had a marked influence in the multiplication of this kind of social work.

Governor MILLER, in calling attention to the achievements of his Administration in such activities, begins wisely by defining "welfare." He shows with the precision of a Judge what in his view it is not and what it is. And within his constructive definition he has certainly made an excellent record. Ambassador WALTER PAGE in his letters says that he is more and more impressed by the fact that governments are "human." If a man be six parts human and four parts of other things, as he contends, "a government especially in a democracy is seven or eight or nine parts "human nature." But such a government must be a discerning as well as a sympathetic human nature. It must have its clear idea of what true welfare is and not be content with vague generalizations; for when a man says that he has outgrown definitions he is by that "very process sinking slowly "backward into the vagueness of the "vagrant animals." Welfare requires definition no less than "crime." It must be something more definite than a direction or an aspiration.

For the future, a very definite program of welfare for the children of this State has just been proposed by the New York State League of Women Voters. It accords, so far as it relates to the rural districts, with the preliminary recommendations of the Committee of Twenty-one, consisting of educators and farmers. It is to be hoped that both candidates will bring this program clearly within their plans, for it is with the child that most of our real and effective welfare work has to do.

IRELAND GETTING ON.

Several grounds for hope of better days in Ireland appear simultaneously in the news. Acceptance of the Irish Constitution by the Dail Eireann was accompanied by distinct offers of conciliation to Ulster. It is gratifying thus to note that the authorities of the Free State were not too long dismayed or daunted by the death of ARTHUR GRIFFITH and MICHAEL COLLINS. Capable hands have been found to take up the work which dropped from theirs. Nor will the general election in England, whatever its result, have any malign effect upon Irish affairs. The new Premier has made haste to announce that the first act of the new Parliament will be to ratify the Irish Constitution. To this policy all English parties are agreed, so that the further work of restoring order and bringing about reconstruction and unity in Ireland will be left to her own sons.

Likewise encouraging are the signs that the rebellion against the Free State is rapidly breaking. It is credibly reported that Mr. DE VALERA has so lost credit even with his own former followers that no one longer pays attention to him; and the Free State officers do not think it worth while to arrest him. Of course, troubles of various kinds are expected to continue for some time. The present leaders of the rebellion are great sticklers for points of personal honor and of political casuistry. It is stated, for example, that the irregular troops refuse to surrender their arms, but are willing to "deposit" them in some neutral place where the Free State authorities could collect them at leisure. This is very Celtic; and it is probable that a similar fastidious spirit will be shown in other negotiations that may be necessary before Ireland can settle down. But it cannot be denied that distinct progress has been made, and that the easy assumption that Irishmen will prove utterly unable to govern themselves is in the way of being falsified.

TOPICS OF THE TIMES.

An Elaborate Joke Goes Wrong.

An appreciable addition to the anxieties and discouragements of a time already too well supplied with both is made by the fact that so many people on both sides of the water have taken seriously and angrily Mr. HARVEY'S denial of souls to women. Surely our estimable Ambassador took pains enough to make clear that he was trying to add to the gayety of nations by offering to them a large and elaborate piece of nonsense.

He embroidered it with words and phrases that must have taken him a good hour to select from some encyclopedia article on the Higher Criticism, and he maintained all through the delivery of his speech—his spectacles helping—that solemnity of countenance which is the recognized and accepted mark of the jester while he is jesting. But almost nobody laughs! Instead, almost everybody begins to scold—to insist that women do have souls—to proclaim that the obligations of the Ten Commandments rest on both sexes alike!

This is very, very sad. It is even alarming. If the ability to see and take a joke is disappearing from the world, it might as well shut up shop.

Before yielding to despair, however, it would be well carefully to consider the possibility that in treating the Ambassador so severely the makers of the present outcry against him are doing what they know he did—saying, that is, the exact opposite of what they think, in full confidence that their absurdities will be a source of innocent amusement. It simply cannot be that a paper like The London Morning Post really fears that the Ambassador's venture into biblical exegesis will distract and confuse the British voter to an extent imperiling the welfare of the empire—simply cannot be that our own and only lady Senator doubts the reverent affection for her lovely sex in which Mr. HARVEY lives and moves and has his being.

Anyhow, one will, one must, hope that these dreadful things cannot be, much as it looks as though they could be—and were.

An Argument He Would Have Enjoyed.

Unlike The London Morning Post and our own and only lady Senator, one of THE TIMES'S readers—as might have been expected—is reminded by the Ambassador's jest of a funny and relevant story which her grandmother used to tell. It was to the effect that once at a New England prayer meeting the same question as to whether or not women have souls was raised and discussed at length. After what seemed to be all of the available scriptural information on the subject had been presented, a brother who had taken no part in the debate arose from a seat far back in the room and settled it.

"We read in Holy Writ," he said, "that there entered the Ark NOAH, his wife, his three sons and their three wives. These, the Apostle PETER has stated, totaled eight souls. Now, my friends, either those women had souls or the four men had two apiece."

This sufficed on that occasion, but, as the recorder of the history suggests, the good brother's logic was not quite sound—his conclusion not quite inevitable. The aggregate of eight souls might have been made up by the four women having two souls apiece, and our correspondent declares—with all of Mr. HARVEY'S seriousness, no doubt—that, judging from observations which anybody can make now, it is not improbable at all that in the diluvial era, too, there were soulless men.

Thoughts About a Verdict.

"Jersey justice," as illustrated in the acquittal of those who, among them, wrought the death of the man BRIGGS, merits again its reputation for speed in the reaching of a verdict, once a trial has begun. With the jury's decision, of course, there can be no quarrel, it having been final and reached in the exercise of a discretion permitted, and indeed enjoined, by the law. One cannot help noticing, however, that this verdict establishes in New Jersey, so far as it goes, that the infliction of the death penalty for a private wrong is permissible to the person wronged in some cases. He can inflict it long after the commission of the offense which in his personal opinion warrants such action. He can strike in cold blood, not in the heat of passion, and his plea of self-defense may be so flimsy that the presiding Judge rejects it as incredible.

That would seem to open a wide door to terrible abuses, but evidently the jurors in this case did not think so. Some of them admit that the declaration by the prisoner at the bar that BRIGGS had said "all women are bums" had something to do with determining them to acquit his slayer. It was not a pretty statement or a true one, but its bearing on the question before the jurors is not so obvious outside of New Jersey as in it, nor does the calumny, serious as it was, seem wholly to justify the killing of the calumniator.

Judging from the facts in the case as disclosed at the trial, the world is the better rather than the worse for having BRIGGS out of it. But as he is only one of several people of whom as much could be said without much probability of error, the justification for his taking off remains inadequate.

One Failed and One Succeeded.

It is evident from the comments on the former Kaiser's memoirs—they are hardly less severe in Germany than elsewhere—that he has made another colossal mistake and another colossal failure. Instead of giving a better appearance to a bad case, which is all that anybody except himself could have hoped or expected to do, he has given the bad case a new blackness, and destroyed what little there remained before of the old illusions in regard to his character and abilities.

What renders this the more curious—and to him the more discouraging—is the fact that the recently published memoirs of his oldest son have had an effect precisely opposite. The book of the former Crown Prince has not inspired anywhere, so far as known, any keen desire for the restoration of the Hohenzollern dynasty, with him on the throne, but it has caused a good many of its readers to revise their opinion of its author and to credit him with far more intelligence and an appreciably better character than formerly were ascribed to one whom "Clown Prince" was believed adequately to characterize.

Whether the Prince wrote the book himself or not is almost immaterial, just as it is whether the Kaiser wrote his. Both signed and took all responsibility for what passes as theirs, and that made it in each case their own, no question of literary merit being involved. The difference between the two books is enormous, and that makes it at least possible that the difference between the two men is—well, call it "considerable."

Senator Straus and Governor Miller.

To the Editor of The New York Times:

I would like to know how you reconcile your support of Senator Nathan Straus Jr. with your opposition to Al Smith. You are supporting Governor Miller and at the same time are asking the voters to return Senator Straus to Albany. Senator Straus is seeking re-election on his record. That record was made in opposing every one of Governor Miller's measures. Undoubtedly, if Senator Straus is re-elected, he will again oppose Governor Miller's program, providing that Governor Miller is re-elected. It strikes me as being somewhat inconsistent for you to ask for the election of a man who stands for everything that Al Smith does and yet you cannot support Al Smith.

GEORGE R. COLE.
New York, Oct. 21, 1922.

Canal Freights.

To the Editor of The New York Times:

It is reported that 20,000,000 bushels of grain are waiting at Buffalo to be transported to the seaboard. There are not enough canal barges to do the business, and the canal rate from Buffalo to New York is 14 cents per bushel for wheat. A 450-ton barge carrying 15,000 bushels, or ten full carloads, would receive $2,100 in freights for a single trip east-bound.

That is a high rate for canal carrying, when A 6 cent rate pays a handsome profit. It shows that the canal needs more barges, and also that there is big money in the canal business. FRANK S. GARDNER.
Secretary, New York Board of Trade and Transportation.
New York, Oct. 18, 1922.

A LITTLE WEE PUP.

A little wee pup with his soul in his eyes
Owns me for his lord and his master;
The wealth of affection his puppy heart holds
Is mine throughout joy or disaster.
He comes at my call let me call when I will,
And regardless of wind or of weather
He'd trudge uncomplainingly numberless miles
So long as we traveled together.

This little wee pup with his soul in his eyes
Takes patiently all of my teasing;
He wriggles and wrestles and tumbles and bumps,
Just happy to know he is pleasing.
If I should be weary, he lies at my feet,
Alert but awaiting my pleasure,
His silky ears listening for word of release
When he may be gay without measure.

My little wee pup with his soul in his eyes
Barks fiercely at sight of a stranger,
Then glances protectingly at me to show
How surely he'll guard me from danger.
Our compact of friendship perforce must be mute—
Alas that it cannot be spoken!
But this I well know—by the little wee pup
That compact will never be broken.

Oh, little wee pup with your soul in your eyes,
How can I deserve your devotion?
How can I live up to the standard you set
Of friendship and tender devotion?
This thing I would whisper within your soft ear—
"For ever and aye I'm your debtor!
I've given you bread, but you've given me love!
For knowing you I shall be better."

B. Y. WILLIAMS.

THE SORRY KAISER.

His Portrait as Revealed in His Own Weird Memoirs.

To the Editor of The New York Times:

When I read the opening chapter of the ex-Kaiser's memoirs I feared that you had been buncoed. Certainly if one of your young reporters had sent in stuff so ill-arranged and clumsily expressed and showing such inability to grasp the true meaning and relation of events, or to see the thing as it is, it would have been his last assignment. I read with exasperation and amusement, till I should not have been surprised to find your amateur contributor asserting that the damage to Rheims Cathedral was done by English guns for the purpose of being attributed to Germans, and that the invasion of Belgium was by permission of the Belgian authorities. The man seemed to live in a base, a topsy-turvy world where facts, causes and motives were confused as in a dream.

But I came to see that the memoirs were interesting as disclosing one of the strangest jumbles of character in all history, more abnormal than any of the Roman Emperors, or Philip of Spain, or Louis XIV., or George III. or any one else who has been perverted from youth up by the prospect and possession of autocratic power. Here is a man who is not a liar, yet cannot tell the truth; a man not destitute of intelligence, who cannot interpret the simplest action; a man not destitute of human feelings, but incapable of remorse; not entirely a fool or an egotist, but unable to learn from experience.

You have done the world a great service by showing how dangerous a form of government is autocracy, since there is a remote chance that a person devoid of sound judgment may have a lifelong influence on the happiness of millions. Should we elect a President at all like the ex-Kaiser, he could not do harm and would last but four years, and how we would laugh at him!

CHARLES F. JOHNSON.
Hartford, Conn., Oct. 25, 1922.

THE PUBLIC DEFENDER.

Norfolk as Well as Los Angeles Has Had Experience With the Office.

To the Editor of The New York Times:

In your issue of Oct. 22 you published an article by William T. Aggeler, Public Defender of Los Angeles County, Cal. You refer to him as being the only one in the country. In this statement you are in error.

On March 16, 1916, the General Assembly of the Commonwealth of Virginia approved an act permitting the creation of the office of Public Defender in cities having a population of fifty thousand or more. This act was effective June 17, 1916. In compliance with this act, in the Fall of 1916, the Judge of the Corporation Court of Norfolk appointed a Public Defender.

On the part of the bar of this city there is no opposition to the office of Public Defender. The need for such an officer to defend those charged with crime and who were unable to pay counsel to defend them was apparent at once. The position of Public Defender is now so well established in this city from the good work accomplished by that officer that the question has long since passed the debatable stage. The writer was the second Public Defender which the City of Norfolk had, and served in that capacity for two years.

W. S. MORRIS, JR.
Norfolk, Va., Oct. 25, 1922.

English-Speaking Immigrants.

To the Editor of The New York Times:

I note in THE TIMES that our immigration laws limit the number of Australians that may become citizens of the United States or remain in this country for more than six months to 279 per year. Now, to any one interested in the quality of our citizenship it would appear that if we could induce 2,790 or, say, 27,900 of those men to become citizens every year, the United States would be vastly benefited. These are men who, on account of their descent and home environment, are more nearly kin to our pioneer ancestors than any other who seek admission to this country.

It is necessary to exclude large numbers of persons who cannot speak our language or understand our ideals. Let the law be modified to the effect that the limitation of the number of persons permitted to enter the country shall not apply to persons who speak English as their native language and who are the children of English-speaking parents.

Pro-British? Not at all; simply common sense. We should not limit the number who are already qualified for citizenship. We should admit the others only as fast as we can assimilate them. A. M. C.
New York, Oct. 23, 1922.

A Hint to the Wets.

To the Editor of The New York Times:

In his letter published today, "R. W." deals feelingly with the foreign dissatisfaction our attempt to enforce the prohibition law is arousing. The average foreigner no doubt cares little whether our ships and their passengers arrive at his ports "loaded" or dry.

"R. W." proceeds to humorous lengths when he likens the "wets" campaign for the restoration of alcohol to that waged by Luther and the leaders of the Reformation—a campaign for "liberty and conscience." When he says that if there had not been people "courageous enough to defy authority for conscience' sake, we should have had no Pilgrim Fathers," he forgets that the Pilgrim Fathers didn't defy, they "skedaddled." No one I know objects to the "wets" adopting the same method of defiance.

WILLIAM WOODWARD BALDWIN.
New York, Oct. 18, 1922.

A Question of Fitness.

To the Editor of The New York Times:

Your correspondent, "A. M. E.," in this morning's issue, and another woman a few days ago, have called attention to the discrimination in business circles against women of middle age, a condition the existence of which is readily admitted by employers. I cannot, however, accept "A. M. E.'s" theory that young women commercially employed should withdraw either in favor of men or of older unmarried women.

The thinking women of today of any age are asking for our sex not privilege but "a fair field and no favor," and intelligent employers, if they would bring their business acumen and judgment to bear upon the matter, would make efficiency and faithfulness their main desiderata and seek the most competent and conscientious worker quite irrespective of such incidental qualities as age, sex, complexion, political affiliation or religious creed. IDA M. METCALF.
Brooklyn, Oct. 11, 1922.

Anonymous Attacks on Surrogate Cohalan.

To the Editor of The New York Times:

Some person or some organization interested in the defeat of Surrogate Cohalan has engaged in a particularly cowardly manner of opposing him by sending through the mails an unsigned attack, based largely on surmise. But even worse than this, this anonymous statement attempts to cast a reflection upon the name of one of the former leaders of this bar, the late John E. Stanchfield, thus making sure that a complete refutation will not be possible. Perhaps the author of the statement indirectly demonstrates the reasons why certain influences desire to remove from the bench a Surrogate who has proved his ability, integrity and courage; certainly he has illustrated the character of some of those who are so deeply interested in this effort.

HENRY M. BARLIR.
New York, Oct. 23, 1922.

KEEP WITHIN BUDGET HARDING TELLS ARMY

But, President Writes Weeks, He Believes Limit of Reduction Is Reached.

LETTER EXPLAINS FIGURES

Wants Supplemental Appropriation Deemed Necessary for Requirements of Existing Force.

WASHINGTON, Oct. 26.—President Harding's belief that the regular army at its present strength, 12,000 officers and 125,000 men, is "as small as should be contemplated unless there should be a decided change in military conditions throughout the world," is stated in a letter to Secretary Weeks, made public today by the War Department to correct any misapprehensions as to the size of the army asked for in budget estimates for 1923.

The letter was written in reply to a communication of Sept. 21 from Secretary Weeks, explaining to the President that while estimates for 13,000 officers and 126,000 men were being submitted, the opinion of military leaders, regular, National Guard and reserve, was unchanged that the minimum forces to carry out the National Defense act of 1920, was 13,000 officers and 150,000 men.

In reply, the President said that while he did not believe the Government would be justified in exceeding its resources for the coming year, "there are limits in reduction beyond which we cannot go, even in the praiseworthy cause of economy, without destroying the excellent foundation now laid for our national defense and forfeiting the accrued benefits of World War experience."

Secretary Weeks's letter of Sept 21 to the President was as follows:

Secretary Weeks's Letter.

Dear Mr. President:

I have this day transmitted to the Director of the Bureau of the Budget the budget requirements of the War Department for the fiscal year 1924, and feel that I would be neglecting my duty if I did not present to you certain salient facts in connection therewith.

The estimate is submitted for the 125,000 enlisted men and 13,000 officers now authorized by law, and does not express the military requirements in order to carry out the spirit and object of the National Defense act. In my opinion, and the opinion of military leaders of the regular army, National Guard and organized reserves, the minimum number required to carry out the provisions of that act are 150,000 enlisted men and 13,000 officers.

Within the limiting figure allowed to the War Department by the Bureau of the Budget, namely, $312,982,200, it is not possible to meet the absolute requirements of the existing military organizations which are authorized by law. However, advantage has been taken of the authority of the Bureau of the Budget to submit as supplemental estimates these needs of the War Department, which were considered absolutely essential and which could not be included within the limiting figure of $312,982,200. The total of the regular estimates and the supplemental estimate has, however, been kept below the current appropriations.

The resulting figures have been submitted solely on the basis of allowing the material plant of the army to run down temporarily, in the interests of immediate economy, with a full knowledge that this means a greater expense in future years to recover from accelerated deterioration. Such a policy could only be supported in the conviction of the absolute necessity for immediate economy. The budget is submitted with this idea in mind and should be considered now and in the years to come in the light of these remarks.

Respectfully yours,
JOHN W. WEEKS.

The President's reply, dated Oct. 25, was as follows:

The President's Reply.

My Dear Mr. Secretary:

I have had under advisement your letter of Sept. 21, wherein you point out that budget requirements of the next fiscal year have occasioned the formulation of the War Department estimate on a basis which cannot be justified except by the absolute necessity for immediate economy.

Although there has been some increase in the limiting sum since the date of your letter, I understand that there still must be a very appreciable curtailment in the military program for next year. Disappointing as such a course must be, I do not believe that we are justified in exceeding the governmental resources for the coming year. Nevertheless, there are limits in reduction beyond which we cannot go, even in the praiseworthy cause of economy, without destroying the excellent foundation now laid for our national defense and forfeiting the accrued benefits of World War experience.

It is intended to adhere to the purposes and provisions of the National Defense act of 1920. Recommendations of our war-tried military advisers as to the essential requirements for the effective and satisfactory operation of that act cannot be ignored. I believe that the army now as small as should be contemplated, unless there should be a decided change in military conditions throughout the world.

Very truly yours,
WARREN G. HARDING.

SIMS DISPUTES DANIELS.

Insists the Ex-Secretary Resisted Use of the Convoy System.

NEWPORT, R. I., Oct. 26.—Sharp issue with a statement made last night by Josephus Daniels, former Secretary of the Navy, regarding the adoption of the convoy system during the war, was taken by Rear Admiral William S. Sims, retired, in a note given to The Associated Press here tonight. After asserting that the Daniels statement as it affected the adoption of the convoy system was "false in all essential respects," the Rear Admiral continued:

"He stated that the British Admiralty was opposed to the convoy system until some time after we entered the war; that President Wilson and he were at all times in favor of it; that he informed me of this when he gave me my instructions; that I presented these views to Admiral Jellicoe and that shortly thereafter the convoy system was put in operation.

"The official documents presented before the committee of the Senate that investigated the department's conduct of the war show that throughout the first three months of the war the Navy Department resisted the adoption of the convoy. As late as June 13, 1917, the Navy Department announced in a cablegram to me: 'Regarding convoys, consider that American vessels with armed guards on board are safer when sailing independently,' and in a cable of July 9, 1917, 'About 4,000 troops will be dispatched in each ship. Do you think that they should sail in company or singly?'

"As I have stated in my testimony before the Senate committee, Mr. Daniels gave me no instructions whatever before I left for England except to report the situation with reference to cooperation in case we should declare war."

Admiral Sims said he intended to embody the sentiments of his statement in a letter to Mr. Daniels.

H. L. HOTCHKISS, 80, MARRIES IN TEXAS

Ex-Vice President of the Union League Club Weds Miss May Johnson of Fort Worth.

HE IS A GOLF ENTHUSIAST

Bride of Retired Member of Stock Exchange Is a Teacher, 47—His Second Marriage.

News of the marriage of Horace Leffe Hotchkiss of this city to Miss May Johnson of Fort Worth, Texas, which took place in that city yesterday, came as a complete surprise to many of his friends in this city. His son, Horace L. Hotchkiss Jr., who is living at Rye, N. Y., said that his father left New York on Tuesday with the intention of being married in a short time, but that he knew none of the details of the wedding, as he had as yet received no telegram from his father. He said that he understood the bride's age to be about 47. The couple will probably not be back in this city for some time, according to Mr. Hotchkiss Jr.

Mr. Hotchkiss, who celebrated his eightieth birthday on March 27, married his first wife, Miss Clara Taylor, nearly sixty years ago. She died after they had been married fifty-four years. They had three children, Mrs. Arthur Lucien Niles, Horace L. Hotchkiss Jr. and the late Mrs. E. Eugen Kimball, who married a second time after the death of her first husband, Waldron Williams. Of Mr. Hotchkiss's nine grandchildren, five are married; the grandchildren are Philip B. and Jonathan Niles, Mrs. John T. Terry Jr., Mrs. W. Ross Proctor Jr., Mrs. E. Barlow Read, Barent Williams, Mrs. Richard Emmett Keogh, Miss Dora Hotchkiss and Horace L. Hotchkiss 3d. Mrs. Harriet Miles Alta Fitch, daughter of Mr. and Mrs. Winchester Fitch.

Mr. Hotchkiss began his business career in Wall Street in 1857 and was a member of the New York Stock Exchange for many years. He is a member of the G. A. R., having served in the United States Navy under Admiral Farragut during the Civil War. He is a former Vice President of the Union League Club and a life member of the New York Yacht Club. He spent the greater part of last Winter in Camden, S. C., where he played eighteen holes of golf nearly every day.

Miss Johnson is the daughter of Dr. James R. Johnson of Texas. She has been teaching and was engaged as a lecturer and substitute teacher in this city.

Dwenger—Alexander.

The marriage of Miss Mary Louise Alexander, daughter of the Rev. Dr. and Mrs. A. J. Alexander of Beaver, Pa., and George H. Dwenger, son of Mrs. Dwenger and the late George William Dwenger of Brooklyn, took place last Tuesday afternoon at the home of the bride's parents in Beaver. The father of the bride performed the ceremony.

Davis—Ros.

William H. Davis, a son of Mrs. Sarah E. Davis of 506 West 122d Street, this city, and Miss Laura M. Ros, a daughter of Mrs. Maria Ros of 208 West Eighty-ninth Street, were married yesterday in the Chapel of St. Thomas's Church, the Rev. Dr. Floyd Leach officiating.

Saunders—Gordon.

Miss Margaret Gordon, daughter of Mrs. Alexander Gordon of New Rochelle, N. Y., and Arthur C. Saunders, son of Mr. and Mrs. William A. Saunders of Port Chester, were married on Wednesday evening in the North Avenue Presbyterian Church in New Rochelle. The Rev. Dr. Robert Gardener McGregor officiated.

TO AID MRS. HAMMERSTEIN.

Columbia Student Arranging a Benefit at Carnegie Hall Nov. 13.

Mrs. Oscar Hammerstein, who was found recently penniless on a Park bench, will be the subject of a benefit performance at Carnegie Hall on Nov. 13, according to the plans of Max Rubin of 255 East Houston Street. Rubin is a 17-year-old east side youth, working his way through Columbia University, who read the newspaper story of her plight. He is inviting various artists, at one time connected with the late impresario, to perform. These include John McCormack, Mary Garden, Mischa Elman, Hugo Riesenfeld, Ricardo Martin and Alice Gentle.

Mrs. Hammerstein is living in a room of the tenement apartment at 27 Columbus Avenue occupied by Mrs. Julia Farley.

Engagements.

Mr. and Mrs. Clarence E. Morse of East Orange, N. J., announce the engagement of their daughter, Miss Fayette W. Morse, to W. Douglas Prizer, son of Edward Prizer, also of East Orange.

Mr. and Mrs. Ferdinand Stauss of the San Remo, 147 Central Park West, have announced the engagement of their daughter, Miss Madeleine Strauss, to Lester Busenau, a son of Mr. and Mrs. Paul Busenau, also of this city.

Mr. and Mrs. William Gold of Jamaica, L. I., have announced the engagement of their daughter, Miss Blanche Gold, to Albert D. Stark of Norfolk, Va. No date has been set for the wedding.

New York String Quartet Plays.

The New York String Quartet, founded three years since by Mr. and Mrs. Ralph Pulitzer, entered on its first series of public concerts last evening at Aeolian Hall, playing Haydn's classic in C, Op. 64, No. 1, and that of Beethoven, Op. 59, No. 2, in E minor. Between the pair was a quartet in D, Op. 35, by Vitezlav Novak, born in 1870 at Kamenice, Bohemia, a devotee of Czechoslovak folk melodies and early student with Dvorak.

Novak's friend, to whom was due the introduction of his music, is Ludvik Schwab, viola player of the new ensemble, the others being Vitokar Cech and Jaroslav Siekovsky, violins, and Bedrich Vrana, 'cello. Their two later concerts, on Nov. 23 and again on March 1, will afford opportunity for more critical consideration. In the audience that heard them last night were not only their numerous private patrons, but also Louis Svecenski, Sam Franko and others long associated with chamber music in New York.

Frances Hall, Pianist, Makes Debut.

Frances Hall, in her first piano recital at Aeolian Hall yesterday afternoon, showed mature vigor of youthful arms and mental grasp of her music, which was distinctly out of the common. From MacDowell's "Sonata Tragica" to the massed octaves of Leschetizky's "Etude Heroique," it was piano playing of the more vital sort, varied with a Chopin polonaise, a rhapsody by Dohnanyi, two trifles by Kernerfeld and a "Caprice" and new "Idyll" by Ernest Hutcheson, who drew a boy applauded Miss Hall's performance of his work. An audience of like cordiality enjoyed the unconventional matinee of a newcomer with "something to say" on the piano.

Knight of Columbus' Acted in Paris.

PARIS, Oct. 26.—The premiere of "The Knight of Columbus" was presented at the Comédie Française Théâtre here last night. The production received a great ovation and promises to be a striking success. It is a three-act play in verse by François Porché.

SOCIAL NOTES

New York.

Mrs. George W. Vanderbilt gave a luncheon for Mrs. Allah A. Robbins at Sherry's yesterday, where Mrs. D. Percy Morgan entertained at luncheon for Mrs. Edson Bradley.

Miss Marcia Sewall Humphrey and Clarence Westcott Gallup will be married tomorrow at the Swedenborgian Church, Thirty-fifth Street and Park Avenue. Miss Humphrey is the daughter of Mr. and Mrs. George Gleason Humphrey of Englewood, N. J.

The Ambassador from Peru, Ferdinand A. Pezet, has arrived from Washington, D. C., and is at the Waldorf-Astoria.

Mrs. William W. Wood 3d gave a dinner last evening at the Plaza.

Major Rudolph G. Whitten, U. S. A., and Mrs. Whitten, who have been motoring through the Adirondacks, are at the Astor for a few days before sailing for Panama.

Mrs. Henry Wheaton Vaughan has closed her cottage at East Hampton, L. I., and will be at 340 Park Avenue for the Winter.

Mrs. Alfred H. Kraft of 58 West Fifty-seventh Street has returned from Washington, D. C., where she has been visiting.

Mr. and Mrs. Imre de Josika, Hercegs have returned from their country place at Greenwich, Conn., and are at their residence, 28 West Tenth Street for the Winter.

Prince Aimende Duke di Spoleto entertained at luncheon party yesterday at the Ritz-Carlton. The prince will leave for China tomorrow, accompanied by his aid, Lieutenant A. Meriano.

Mr. and Mrs. James C. Barr of 11 East Sixty-eighth Street have taken an apartment at the Plaza for the Winter. Mrs. Barr is now at the Hotel Brighton in Atlantic City recovering from her recent illness.

The annual Bridge for the benefit of the Fifth Avenue Hospital will be held Wednesday, Nov. 15, at 2 o'clock, at the Biltmore, under the direction of Mrs. R. Edward Manville.

Mr. and Mrs. Charles Bradley of Convent, N. J., are at the St. Regis for a short visit.

Dr. and Mrs. Calvin Thayer Adams, Mrs. Richard P. Worrall, Mrs. Edward P. Sholl and Mrs. Nicholas Anthony were among those entertaining parties at the opening of the dinner dances in the grill at the Lorraine.

Mrs. Frank L. Norton of Casenovia, N. Y., who has come from her country place, entertained for a party of eight at dinner at the Belleclaire last evening.

Byron Goldsmith entertained at luncheon at Pierre's yesterday for the Duke and Duchess de Talleyrand and Mrs. William A. Hamilton. Mrs. John C. Waterbury also gave a luncheon there.

OCEAN TRAVELERS.

Jules Jusserand, French Ambassador to the United States, and Mrs. Jusserand; Mme. Peter, Swiss Minister, and Mrs. Peter; Marquis Sommi Picenardi de Calvatone, counselor to the King of Italy; Marquis Alfredo di Bugnagne, an Italian Senator, and Stanislaw Rogacewski of Warsaw, a Polish diplomat, are among a host of prominent passengers who will arrive from Havre tomorrow on the French liner Paris. Others on board include Ignace J. Paderewski and Mrs. Paderewski, Jaques Thibaud, a violinist, and Mrs. Thibaud, Alfred Cortot, a pianist; Raymonde Delaunois, Rita Fornia Lalsey of the Metropolitan Opera Company, Edouard Cotreuil, Chicago Opera Company, and Mrs. Cotreuil; Merle-Forest, stage manager of the Chicago Opera Company, and Mrs. Forest; Ruth Shepley, an American actress; L. R. Lautterstein President of Luna Park, Paris, and family; Maurice A. Zentler, a moving picture man.

Other passengers were Mrs. S. Hammerslough. Mr. and Mrs. Harry J. Sachs and Miss Edith Sachs; Mr. and Mrs. Robert H. McCurdy, Mr. and Mrs. Florence Fox, Mrs. Thomas Shields Clarke and daughter, Mr. and Mrs. Herman S. Albrecht of St. Louis, Robert Barton and family, Mr. and Mrs. Jules Demetye, Albert Blum and family, Mrs. Gene Buck and baby, Commodore Peter Gerry and family, Count and Lord Thomas of Le Figaro.

In addition the arrivals include: G. A. Joerissen, European director of the Underwood Typewriter Company; Louis Rhery, Roland F. Knoedler, Germaine Seligman, René Seligman, A. A. Soulami and Henry Dasian, art and antique dealers; J. A. Trudeau, general agent of the French Line in Canada; Clayton Morash, French Line, New York, and Mr. and Mrs. Harris-Le baudy, who was Jaqueline Lebaudy.

MISS LOUISA SCHUYLER 85.

Philanthropist's Birthday Celebrated by Help Along Club Members.

The eighty-fifth birthday of Miss Louisa Lee Schuyler, philanthropist, and a great-granddaughter of General Philip Schuyler and of Alexander Hamilton, was celebrated yesterday with great gayety by a performance of "The Owl and the Pussycat" by the members of the Help Along Club at the home station, Highland Falls, and for which the Misses Schuyler sent out invitations. Those interested included Mrs. J. Pierpont Morgan, Mrs. Charles E. Tracy, Mrs. Herbert L. Satterlee, Miss Grace Bigelow, General Sladen and Mrs. Sladen, Mrs. Frederick Delano Hitch, Colonel Archibald Hopkins and Mrs. Hopkins, Mrs. Henry Stewart Patterson and Mr. and Mrs. W. Pierson Hamilton.

Miss Louisa Lee Schuyler began her long life of practical philanthropy when in 1836 she volunteered as a teacher in one of the schools of the Children's Aid Society. She again volunteered early in the Civil War to assist the United States Sanitary Commission. Later on her return from abroad, where she spent several years regaining her health, she founded the State Charities Aid Association, and later was instrumental in starting a training school for nurses at Bellevue. In 1915 Columbia University bestowed upon Miss Schuyler the first degree it had ever conferred on a woman, that of Doctor of Laws.

SVEN HEDIN COMING HERE.

Explorer and Smithsonian Medal Holder to Lecture.

Dr. Sven Hedin, the Swedish explorer, who discovered Trans-Himalaya and whose books on adventure and discovery in Tibet are published in a dozen languages, has announced in letters to friends here that he is planning a lecture tour through the United States the coming Winter, after which he will head a new expedition into unexplored regions of Tibet.

The purpose of the coming expedition, which will have its starting point in China, is to discover the source of the Kangtse-Kiang and Hoang-ho Rivers, to trace out the connection between certain mountain chains and to collect specimens and scientific data. A staff of Swedish experts will accompany the explorer, and from three to five years will be spent in Tibet, much of it on the highest plateau in the world, with an average altitude 2,000 feet higher than Pike's Peak.

Dr. Hedin has been honored by the gold medal of the Smithsonian Institution at Washington, holds honorary degrees from Oxford and Cambridge, and is widely known for contributions to knowledge of unknown or forgotten Asia.

Masonic Clubs at Church Service.

All the Masonic Clubs in New York are invited to accompany The World Masonic Club to a church service which is to be conducted by the Rev. Dr. W. A. Nichols in Tompkinsville, S. I., next Sunday forenoon. The Masons will meet at South Ferry at 9 o'clock. Dr. Nicholas, who was a former chaplain in the navy, is also a newspaper writer.

DUCAS BARS WIFE IN $3,000,000 WILL

Bulk of Estate Is Left in Trust for Son, Robert N., Until He Is 35.

MINOR BEQUESTS TO KIN

Document Recalls Suit by Mrs. Ducas and Refers to a Settlement Out of Court.

The estate of Benjamin P. Ducas, for years one of the best known chemical importers in the country, who died on June 24, 1921, was appraised yesterday at $3,189,971 gross and $3,107,921 net, and shows that although he left the residuary estate of $2,610,924 to his son, Robert N. Ducas, now 20 years old, he took steps to see that the boy's mother, Mrs. Rachel N. Ducas, got nothing.

The son is to get the entire income from the trust fund from the age of 21 years to 35, when he receives the principal, but Mr. Ducas advised that his son spend only $6,000 a year until he is 35, because "it has been my observation that the possession of large means by young men in most cases acts as a deterrent to industrious effort."

Mr. Ducas provided that if his son should die before reaching 35, without leaving issue, the residuary estate left to him should be "distributed as if I had died unmarried, it being my intention that neither my wife nor any member of her family shall participate in the disposition of my estate."

In explaining why he gave nothing to his wife, Mr. Ducas said:

"I make no provision for my wife, Mrs. Rachel N. Ducas, for the reason that in my judgment she has by her conduct proven herself unworthy as a wife and is entitled to no further consideration at my hands and for the additional reason that on May 25, 1917, by an agreement entered into in settlement of an action brought by her against me then pending in the New York Supreme Court, ample provision was made for her maintenance and support."

Mr. Ducas directed that when his son reached the age of 21 years the executors should show him the printed record of the pleadings and the testimony in an action before Supreme Court Justice Blanchard and the briefs of his attorneys on the appeal from the judgment in his wife's divorce suit, and the testimony taken in the Spring of 1917 before Job E. Hedges, as referee, which was settled by Mr. Ducas. The litigation referred to in the will was a suit by Mrs. Ducas to set aside a separation agreement by which she promised to pay her $4,000 a year for herself and $2,000 a year for the support of their son. She alleged that her husband represented that his income was only $20,000 when she accepted the $4,000, although she learned that he had property worth $1,000,000. The courts upheld her, and Mr. Hedges, as referee, was taking testimony as to Mr. Ducas's property and income when the latter made a settlement out of court, the amount of which was not made public.

The appraisal of the Ducas estate shows that he owned securities worth $2,630,654. He controlled the Benesart Corporation and the Chemical Specialties Company and did business under the name of Benjamin P. Ducas & Co., in which his interest was valued at $30,161 and the good-will at $31,021. He gave the good-will of his business and $15,000 to his cousin, Edgard, and $10,000 to his brother, P. Salomon Ducas. Nephews and nieces got from $5,000 to $10,000 each, six bequests aggregating $5,000 went to charities.

$50,000 TO AID AUSTRIANS.

Felix M. Warburg Tells Hoover of Jewish Committee Donation.

In a letter to Herbert Hoover, Chairman of the American Relief Administration, Felix M. Warburg, Chairman of the American Jewish Joint Distribution Committee, announces an appropriation by his organization of an additional amount of $50,000 to be used for the continuance of relief in Austria.

"Though the American Jewish Joint Distribution Committee has already spent more than $3,678,000 in Austria and Hungary," writes Mr. Warburg, "and although we hoped that the gift of $100,000 made by us last Winter toward the fund of $230,000 raised by the American Relief Administration might tide over the desperate situation of the Austrian intelligentsia and middle classes until the day of economic relief, we recognize, to our deep regret, that that day has not yet arrived."

This new appropriation of $50,000 will be only part of a $200,000 fund to be spent in non-sectarian feeding among the intelligentsia and middle classes of Austria. The work will be done under the direction of the American Relief Administration, which has carried on this relief from specially donated funds for the past three years. The American Relief Administration, out of these funds, has been providing 16,000 Austrians with daily meals in the A. R. A. kitchens and feeding 1,550 institutions. In addition, 30,000 individual food packages have been distributed among needy families.

DENY GOOD-WILL IS TAXABLE

Heirs Fight Levy of $1,000,000 on Circus Man's Estate.

Special to The New York Times.

WASHINGTON, Oct. 26.—Whether good-will value in the circus business is taxable under the Federal estate taxation law was the rather novel question dealt with in a hearing today at the Treasury Department for John M. Kelley of New York, attorney for the estate of Alfred T. Ringling, one of the five brothers who built up the Ringling Brothers shows.

Mr. Ringling, who died in 1919, left a large estate and it is the contention of the Government that the good-will value in the circus business is worth around $1,000,000.

Mr. Kelley contended that while it might be all right from the Federal point of view to consider good-will in the taxation of business estates, it would be wholly wrong in the amusement business. He argued that success in the circus business is based on personality and individual skill, that the business is very hazardous and has extraordinary risks, and said that circuses carry no insurance because no company was willing to insure them.

"A dead man's name is of no value in the show business," declared Mr. Kelley. "Buffalo Bill, for example, was a big card when he was alive. His name would go begging for 30 cents in the show business today, without his genius and personality going along with the show. A Buffalo Bill show without Buffalo Bill would be like Hamlet with the Dane omitted. I contend that there is no good-will value in the circus business and that the estate of a circus man should not be taxed for good-will value."

AVIATOR FALLS IN STREET.

Meets Death in Florida Town—Companion Badly Hurt.

OKEECHOBEE, Fla., Oct. 26.—Wilford A. Rettig was killed and Charles Douglas was seriously injured when an airplane in which they were flying crashed in a street of this town this afternoon.

Rettig is said to have been a former army aviator. Douglas lives in Garrett, Ind.

Obituary Notes.

JAMES CAMPBELL, 78 years old, a retired wholesale dealer in charcoal, died on Wednesday after an operation at the Holy Family Hospital. He lived at 587 Putnam Avenue, Brooklyn, and for many years was a Trustee of the Church of the Assumption.

JOHN BELL BROWNLOW, for years an official in the Post Office Department at Washington, died in Knoxville, Tenn., yesterday. He was 84 years old. Mr. Brownlow was removed from the department by Theodore Roosevelt. He was the last son of Parson William G. Brownlow, Civil War Governor of Tennessee and a former United States Senator.

DR. CHAFFEE DIES ON TRAIN.

Head of Association of Railway Surgeons Coming Here to Convention.

Dr. George Chaffee of 170 Court Street, Binghamton, N. Y., President of the American Association of Railway Surgeons, died last night on the Buffalo Flyer of the Lackawanna Railroad passing through DenVille, N. J. The doctor with two companions was on his way to attend the annual convention of the association of which he was President at the Hotel McAlpin, beginning tomorrow. He was 70 years old.

Dr. Chaffee entered the dining car with Dr. Franklin Cooper of Binghamton and Dr. E. W. Fuller of 105 East Twenty-second Street, Manhattan, when he fell. Death was due to heart disease, it was said.

Hyman Kaufman.

Hyman Kaufman, head of the bathrobe firm of his name at 119 West Twenty-third Street, died suddenly yesterday morning of heart disease at his home on Battle Avenue, White Plains. He was born in Wilna, Russia, 49 years ago, coming here in 1892. After getting a job in a bathrobe factory in Cleveland, he saved his money and founded his own business in this city. He recently gave $25,000 to the White Plains Hebrew Institute, and had often aided other Jewish organizations.

Mrs. Bridget McKenna Dies at 110.

Special to The New York Times.

CHICAGO, Oct. 26.—A woman died in Chicago yesterday who was born while James Madison was President of the United States. She was Mrs. Bridget McKenna, and she, living to the age of 110, survived her husband for more than a generation.

According to Dr. Walter Barnes, she was surprisingly active for a person 110 years old. Until the very last, the doctor said, her mind was clear, and her eyesight and hearing were unimpaired.

Dr. C. W. Waggoner Dies of Injuries

MORGANTOWN, W. Va., Oct. 26.—Dr. Chauncey William Waggoner, head of the department of physics in West Virginia University, died early today at Shreveport, La., from injuries received Tuesday when he was thrown from his horse. Dr. Waggoner was on a leave of absence from the University to do special research work for the United States Bureau of Standards.

Edward McCabe Dies in His Auto.

PATERSON, N. J., Oct. 26.—Edward J. McCabe, for many years manager of the Postal Telegraph Company's offices here, died suddenly tonight as his wife, at his request, grasped the steering wheel of his automobile when he complained of feeling ill. Physicians said McCabe died of apoplexy.

Brig. Gen. George W. Scott.

Brigadier General George W. Scott, Civil War veteran and for thirty years employed in the United States Customs service as an examiner of the appraisers stores in Manhattan, died in his eighty-first year on Wednesday at his home, 600 Monroe Street, Brooklyn.

Charles L. Glover.

NEW BRITAIN, Conn., Oct. 26.—Charles L. Glover, prominent manufacturer, died at his home here last night after being ill three days. He was 75 years old and is survived by his widow and one daughter.

Budweiser Inventor Dies in St. Louis

ST. LOUIS, Oct. 26.—Cal W. Conrad, inventor of Budweiser beer, died at his home here today. He was 81 years old and was born in Baden, Germany.

Born.

EISENBERG—Mr. and Mrs. Harry W. Eisenberg (nee Estelle R. Kohn) of Chicago announce the birth of a daughter on Saturday, Oct. 21, 1922, at Lying-In Hospital of New York. Chicago papers please copy.

HYAMS—Mr. and Mrs. Samuel D. Hyams, 844 Riverside Drive, announce the birth of a son, Henry Charles, Thursday, Oct. 26.

Married.

SCHONNER-LEVIEN—On Thursday, Oct. 26, 1922, Florence Levien, daughter of Mr. and Mrs. Morris S. Levien, to Mr. Leonard Schonner, by Dr. Henry Neumann.

Died.

AKERLY—On Oct. 25, 1922, at her home, New York City, Mary, daughter of the late Rev. Samuel M. and Louise Du Bois Akerly. Funeral services at Grace Church, 10th St. and Broadway, Friday, Oct. 27, at 10 A. M.

ANGAROLA—On Oct. 25, at Liberty, N. Y., Rocco, beloved husband of Helen (nee McEvoy) and loving father of Helen, Robert, Mary, Edward, Angelina and Mrs. James F. Bishop. Funeral from the parlors of Richard J. Delaney, 180 Greenwich Av., near 8th Av., Saturday, Oct. 28, to St. Ann's Church, East 12th St., where a solemn mass of requiem will be celebrated at 10 A. M. Interment Calvary. Automobile cortege.

ASCHENBRENNER—Gustave, beloved husband of Sarah Aschenbrenner. Funeral Friday, Oct. 27, at 10 A. M., sharp, from his late residence, 210 Woodside Av., Woodside, L. I.

ASKAM—In Milford, Conn., on Oct. 25, 1922, William F. Askam, in the 46th year of his age. Funeral services will be held at his late home, Milford, on Saturday afternoon at 2:30 o'clock. Interment in Milford Cemetery.

BAILEY—At Greenwich, Conn., Oct. 25, 1922, Russell Sherman, son of Russell T. and Elvia (Zabriskie) Bailey, in the 7th year of his age. Services private. Kindly omit flowers.

BAUER—On Wednesday, Oct. 25, 1922, Charles G., beloved husband of Clara Minberg Bauer, aged 62 years. Services at his late residence, 1,180 East 13th St., Brooklyn, near Kings Highway, Friday, Oct. 27, at 8 P. M. Interment private.

BAUER—Excelsior Lodge, 195, F. and A. M. Brethren are requested to attend funeral of Brother Charles G. Bauer Friday evening, Oct. 27, at 8 o'clock, 1,180 East 13th St., Brooklyn. B. R. T. subway to Kings Highway. J. A. WALLGREN W. M. ROBERT S. WARDLE, Secretary.

BEARDSLEY—Theodore Hinsdale, husband of Alura Harrison Beardsley, father of Mabel R. Beardsley, Alice J. Beardsley and Alice L. Beardsley, at Conway, N. H., on Oct. 26. Funeral at Winsted, Conn., Saturday afternoon, Oct. 28.

BERINGER—Oct. 25, 1922, Wilhelmina Beringer (nee Miller), beloved wife of August Beringer Sr. Funeral services Friday, Oct. 27, at 8 P. M., at her late residence, 407 Palisade Av., West Hoboken, N. J. Funeral private.

BOARDMAN—Suddenly on Tuesday, Oct. 24, 1922, Fred H., beloved husband of Charlotte H. Boardman, age 59 years. Funeral services at St. Paul's Church, St. Paul's Place and Church Av., Flatbush, Saturday at 2 P. M.

BOGERT—At Madison, N. J., Oct. 25, 1922, James Christie, husband of Wilhelmina Engle, and eldest son of Anna M. and the late George W. Bogert. Funeral services will be held at his late residence, 60 Main St., Madison, N. J., on Friday, Oct. 27, at 8 P. M. Interment at Hackensack Cemetery on Saturday at 11 A. M.

BOSTON—Sadie, beloved sister of Martin, Harry, Jennie and Phoebe Wolf, suddenly, at 316 West 95th St. Funeral private at convenience of family.

BROWN—Frances, beloved wife of the late Emanuel and dear mother of Edward A. Brown, Ida Harris and Sadie Dodge. Funeral from her late residence, 654 South Broadway, Yonkers, Saturday, 1 P. M.

CHOLMELEY-JONES—Edward, M. A. Oxon., son of the late Edward and Catherine Jones of Newnham, Gloucester, England, and husband of Sarah E. Cholmeley-Jones, suddenly, of pneumonia, at Bon Mawr Hospital, Pa., Oct. 25, 1922, in 71st year. Funeral services Church of the Redemption, 56th and Market, Philadelphia, 1:30 P. M., Friday, Oct. 27. Interment private. Washington papers please copy.

CLARK—At Lakewood, N. J., Oct. 25, 1922, J. Westervelt, son of the late George and Sophronia Westervelt Clark. Funeral services at the Memorial Chapel, Greenwood Cemetery, Saturday, Oct. 28, at 10:30 A. M.

CODDINGTON—Violet Cushman, wife of Bayard H. Coddington, on Oct. 12, in Paris, France. Memorial service on Friday, Oct. 27, at 3 P. M., at the Church of the Heavenly Rest.

COHEN—Solomon, entered into rest, in his 70th year, beloved father of Michael, Henry, Frederick and Mrs. Freda Waechtel. Funeral services Oct. 29 at 10 A. M. at 80 West 119th St.

CRUGER—Oct. 24, Seymour Eugenia, widow of John W. Cruger of Cruger-on-the-Hudson and mother of Mrs. Louis Schmidt and Mrs. William A. Robbins. Funeral from the residence of her daughter, Mrs. William A. Robbins, 128 South 9th St., Hightstown, N. J., on Saturday, Oct. 28, at 2 P. M.

DALRYMPLE—M. D., Fitz William, after a prolonged illness, Oct. 25, 1922, at his home, 14 Beauchamp Place, New Rochelle, N. Y., beloved husband of Lillian Fay Dalrymple and father of Fitz William Dalrymple Jr. Funeral mass at Church of the Blessed Sacrament 10 A. M. Friday, Oct. 27. Interment private.

Died.

DORIS—Katherine (nee Gormley), of County Longford, Parish of Killoe, beloved wife of James and mother of James Jr., William J. and Anna, Mrs. Kathleen Boyd and Mrs. Jean Keegan, at her residence, 1,418 Doris St., Bronx, New York City. Funeral notice will follow later.

DOYLE—At Croton Falls, N. Y., Oct. 26, 1922, Elizabeth Dunscomb, wife of Jeremiah D. Doyle, aged 78 years. Funeral services at St. Joseph's Roman Catholic Church, Croton Falls, on Saturday morning, Oct. 28, at 10 o'clock. Interment Elmera, N. Y.

EDWARDS—James Litton, suddenly, at his residence, 10 Lefferts Place, Brooklyn. Notice of funeral hereafter.

FERDA—On Thursday, Oct. 26, 1922, Rose Ferda. Funeral from her late home, 464 5th St., Brooklyn, on Sunday, Oct. 29, at 10 A. M. Interment at Washington Cemetery.

FLAGG—On Wednesday Oct. 25, James Henry, father of Herbert H. Flagg. Funeral services at his late home, 7 Allerton St., Bronxville, N. Y., on Friday, Oct. 27, at 3:30 P. M.

FREER—At Kingston, N. Y., Oct. 25, 1922, Watson M. Freer. Funeral from his late residence, Maple Lane, on Friday at 3 P. M. Interment in Woodlawn Cemetery, Detroit, Mich., on Saturday. Kindly omit flowers.

GARNSEY—Rev. Erasmus D., of New York and Pleasantville, in his 74th year, beloved husband of Emma F. Garnsey. Funeral service 1 P. M. Friday, Oct. 27, at Chappaqua Baptist Church, of which he was pastor. Train leaves Harlem Division, N. Y. Central, at 11 A. M. Interment Woodlawn Cemetery, 3:30 P. M.

GARNSEY—General Society of Mechanics and Tradesmen of the City of New York. Executive offices, 20 West 44th St., Brothers: Sorrowful announcement is made of the death of Brother Erasmus D. Garnsey, on Oct. 24, 1922, for 37 years a member of the society.

FRANCIS N. HOWLAND, President.
EDWARD L. HOFFMAN, Secretary.

GIESEMANN—Entered into rest on Wednesday, Oct. 25, 1922 Annie Giesemann, in her 66th year, widow of the late Henry Giesemann and beloved mother of Marie and George and Edna Kammel. Funeral service Friday, Oct. 27, at 8:15 P. M., at the residence of her daughter, Mrs. Edna Kammel, 230 East 106th St. Interment private.

GOLD—Nathan Gold, Oct. 26, in his 64th year, beloved husband of Grace Gold, father of Jane and son of Mrs. Julia Gold and the late Levi Gold. Funeral Friday at 1:30 from 601 West 160th St. Kindly omit flowers.

GOLD—Pinta Lodge, Knights of Pythias: Members are requested to attend funeral of Brother Nathan Gold, Friday, Oct. 27, at 1 o'clock, from 601 West 160th St.

IRVING HANDLER, C. C.
ELLIOTT LEVY, President.

GOLD—The Women's Newsreel Association announces with deep regret the death on Oct. 25 of its member, Nathan Gold. Members are requested to attend funeral services at 1:30 o'clock today at 601 West 160th St., New York.

HAUSMAN—At Pittsburgh, Pa., on Oct. 23, Henry H. Hausman (Jack Dunham) of the vaudeville team Dunham and Williams. Funeral services at Universal Funeral Chapel, 597 Lexington Av., at 52d St., on Friday, Oct. 27, at 11 A. M.

HOLCOMBE—At Carmel, N. Y., on Oct. 26, 1922, Mrs. Jane Orsi Holcombe, aged 82 years, at the home of her daughter, Mrs. Clinton Ryder. Funeral services Sunday, Oct. 29, at her late residence in Carmel, N. Y., at 2 P. M.

HOLCOMBE—Marie A., widow of Elisha Holcombe, on Oct. 25, at Somerville, N. J. Services at residence of Jacob Nevius, 31 East High St., Somerville, Saturday, Oct. 28, at 1 P. M.

HOLZMAN—On Oct. 26, 1922, Betty Holzman, in her 40th year, beloved mother of Jacob Holzman, Fanny Compton, Ernestine Holzman, Rosalie Finkle and Jennie Brown. Funeral from the residence of her daughter, Mrs. Davis Brown, 2,067 Perry Av., on Sunday morning, the 29th, at 10:30.

JAMES—Oct. 25, William Harriman James, son of the late John H. and Frances Harriman James. Funeral Friday, Oct. 27, at 10:30 A. M., from St. James Church, Madison Av. and 71st St.

JARECKIE—Charles, beloved husband of Carrie. Services at Meyer's Funeral Parlors, 223 Lenox Av., on Sunday, Oct. 29, 2 P. M.

JORDAN—On Oct. 25, 1922, at her residence, Mrs. G. Frederick Jordan. Services at 922 Clinton St., Philadelphia, Pa., on Saturday, Oct. 28, at 2:30 P. M. Interment private.

JUNKIN—On Wednesday, Oct. 25, 1922, Helen F., beloved wife of John Junkin. Funeral from residence of her father, William G. Gavin, 464 8th Av., Saturday, Oct. 28. Solemn requiem mass at St. Michael's Church, 10 A. M.

KREKELER—The Taxpayers' Association of the Tenth, Eleventh and Seventeenth Wards of the City of New York announce with deep regret the sudden death of their honored President, Thomas Krekeler. Members are invited to attend the funeral services on Friday, Oct. 27, 3:30 P. M., at his late residence, 124 Harrison Av., Montclair, N. J. Boat train leaves West 23d St., for Lackawanna Railroad at 2 P. M. ADOLPH KREKELER, Secretary.

KREKELER—The Greater New York Tax Payers' Association announces with deep regret the sudden death of Thomas Krekeler, President of the Tax Payers' Association of the 10th, 11th and 17th Wards. Funeral services will be held today at 3:30 P. M. at his late residence, 124 Harrison Av., Montclair, N. J.

LANGROCK—Bertha, in her 83d year, widow of Charles and beloved mother of Edwin. Funeral private. Please omit flowers.

LEVY—Max M., Oct. 26, husband of the late Hannah Levy and father of Burnham M. Levy and Mrs. Harry Bachrach and brother of Mrs. Philip Lasky. Funeral Oct. 27, 12 o'clock, from his late residence, 542 W. 112th. Please omit flowers.

LEVY—King Solomon's Lodge, No. 279, F. and A. M. Brethren: With deep regret we announce that our beloved brother, Max M. Levy has been called from his earthly labors. You are hereby requested to attend the obsequies for the purpose of paying the last Masonic tribute on Friday, Oct. 27, 1922, at 11 A. M., at 542 West 112th St. Fraternally yours,

I. FOSTER STERN, Master.
OTTO OCHS, Secretary.

LIVESEY—On Tuesday, Oct. 24, 1922, James, son of the late James and Mary A. Livesey, aged 63 years. Relatives and friends are respectfully invited to attend funeral services at Ivins D. Applegate's Funeral Parlor, 225 Washington St., Hoboken, on Friday evening, Oct. 27, at 8 o'clock. Music at services and funeral by New York Federation, directed by Nick Maniconi.

McCANN—Oct. 25, 1922, Thomas H., husband of the late Amelia E. McCann, in her 77th year. Relatives and friends, also members of Hoboken Lodge, No. 74, B. P. O. E., and Company C, 90th Regiment, New York Veteran Volunteers, 10th Army Corps, are invited to attend services at Volk's Mortuary Chapel, 231 Washington St., Hoboken, on Friday, Oct. 27, at 2:30 P. M. Funeral Saturday at 10 A. M.

McCARTHY—On Oct. 23, Anna V., beloved wife of Thomas F. McCarthy and mother of Thomas and William. Funeral from her late residence, 220 East 201st St., Bronx, Friday, at 9:30 A. M. Requiem mass at Church of St. Philip Neri, 202d St. and Grand Concourse. Interment Calvary Cemetery. Formerly of Seventh Ward.

McCORMICK—William G. and Josephine E., of 437 80th St., Brooklyn, by accident at Saw Harbor, L. I. Notice of funeral later.

MELLOR—E. Alice, mother of Albert D. Meller, of 34th St., Flushing, L. I., on Oct. 25, 1922. Funeral and interment at Worcester, Mass.

MESSENGER—At South Orange, N. J., on Oct. 26, 1922, Hiram De Vere, beloved husband of 5 Racharina I. M. Messenger, age 84 years. Funeral services at his late residence, 423 Prospect St., on Friday, at 1 P. M.

MEYER—On Tuesday, Oct. 24, Babette, devoted daughter of the late Isaac and Rosalie Meyer and sister of Max, Ben and Isaac Meyer, Mrs. Emma Kraemer, Mrs. Bertha Hirschler and Mrs. Flora Vogel. Funeral from her late residence, 1,092 Franklin Av., Bronx, Friday, Oct. 27, at 1 P. M.

Died.

NEWMAN—At Newark, N. J., on Wednesday, Oct. 25, 1922, Margaret, beloved wife of Hiram Newman, in her 78th year. Funeral services will be held at her late home, 885 Highland Av., Newark, on Friday, Oct. 27, at 3:30 P. M.

NEUMANN—Suddenly, George W. Neumann, dearly beloved husband of Martha Neumann, in his 51st year. Funeral Sunday afternoon, 1:30 o'clock, from his late residence, 1,060 Jackson Av., Bronx. Interment Woodlawn Cemetery.

O'HARA—On Oct. 26, Ellen (nee Grimestin), formerly of 240 East 86th St., the beloved wife of Owen O'Hara. Funeral on Saturday, Oct. 28, at 9:30 A. M., from the funeral parlors of William C. Waters, 343 East 86th St., thence to the Church of St. John the Evangelist, where a High mass of requiem will be offered for the repose of her soul.

POST—Suddenly, Oct. 26, 1922, Mabel W., beloved

FIVE MEET DEATH IN AUTO ACCIDENTS

Train Strikes Car, Killing W. G. McCormick, an Editor and His Wife.

TWO BOYS ARE VICTIMS

Bicyclist Dies in Hospital After Being Struck by a Machine That Speeds On.

William G. McCormick, editor of the Merchant Plumber and Fitter, and Mrs. McCormick were killed yesterday morning near Bridgehampton, L. I., when their automobile was struck by the locomotive of a Long Island Railroad train. Several others were killed and many injured in automobile accidents during the day.

Mr. McCormick was driving with his wife on the way to visit friends at Sag Harbor, L. I. He was crossing the Long Island tracks at the Bridgehampton Turnpike when his auto was smashed by the locomotive of a mixed freight and passenger train known as "The Scoot," of which Raymond See was the engineer. Mr. and Mrs. McCormick were thrown far and were killed instantly. Letters established their identity.

The McCormicks lived at 427 Eightieth Street, Brooklyn, where news of their death was received by their two daughters—Margaret, 22, and Josephine, 18. Mr. McCormick was part owner of the trade paper at 225 Fifth Avenue.

The Long Island Railroad announced that an investigation showed that the warning bell at the cross-roads had been ringing and that the locomotive had whistled as it approached the crossing. The forward truck of the engine was derailed and the pilot broken.

Boy at Play Killed.

Playing near his home at 15 Morgan Street, New Rochelle, yesterday afternoon, Carmino Bennettie, 4, of 15 Morgan Street, was run down and killed by an auto truck driven by Jefferson E. Zimmerman of 9 Thompson Street, Larchmont. The driver was arrested on a technical charge of homicide, but immediately was released by Coroner Fitzgerald.

John Beekman, 25, of Patchogue died in Dr. Unger's Hospital at Patchogue a few hours after he had been struck by an automobile on Montauk Road. Beekman was riding a bicycle when he was run down by a large enclosed car which speeded on after the accident.

Henry Bahan, 36, of Yonkers, was arrested after the death of 5-year-old Morris Gobel, who was killed by his auto. Coroner Fitzgerald paroled Bahan.

Henry Walters, operator of the electric truck which ran into a group of school children at 144th Street and Mott Avenue, the Bronx, killing one and injuring several others, was held in $2,000 bail by Magistrate Marsh. Walters left the truck unguarded near Public School 31 and it is believed that a school boy tampered with the brakes.

Two Policemen Hurt.

Motorcycle Policeman Frank A. Myers of the Rockaway Beach Station was hit by an automobile which suddenly swerved into Beach 135th Street from Rockaway Boulevard. He suffered severe lacerations of the scalp. A summons for reckless driving was served on Samuel Cohen of 11 Dashby Court, Rockaway Beach. Motorcycle Policeman William Peterson of 11 Judge Street, Elmhurst, was slightly hurt when he was hit by an automobile driven by Alain Brigar of 492 Sixth Avenue, Astoria.

Pasquale Vella, 6, sat in a rear room of the Butler Street Police Station yesterday afternoon unable to tell his address because of his fright after a wild ride on a five-ton brewery truck which he had started at Wyckoff and Bond Streets, Brooklyn. He had climbed into the driver's seat of the truck, which belonged to the Otto Huber Brewing Company. He fumbled with the mechanism, and the truck suddenly started, with Pasquale at the wheel. He guided the truck into a telegraph pole, which was knocked down. The truck swung to the other side of the street, where it knocked down a tree, an iron picket fence, and finally stopped at the stone steps in front of 139 Wyckoff Street. The truck was only slightly damaged. The boy was not hurt.

UNITED STATES WINS OLD PERUVIAN CLAIM

Arbitration Commission Directs Peru to Pay $125,000 to the American Government.

IN LITIGATION FIFTY YEARS

Case Grew Out of Discovery of Guano Deposits by Theophile Landreau in 1850.

LONDON, Oct. 26 (Associated Press).—The Peruvian Government has been directed to pay $125,000 to the United States Government by the International Arbitration Commission, which has been sitting here to settle a long-standing dispute over guano deposits. The money will be paid to the United States on behalf of the heirs and assigns of John Celestin Landreau. The commission was presided over by Viscount Robert B. Finlay, former High Chancellor of England.

Thus the case, which is comparatively unimportant financially, but which attracted considerable attention because it had been in process of litigation intermittently over fifty years, is finally settled in favor of the United States. The amount awarded, however, is considerably less than originally claimed.

The tribunal upheld all the American legal claims. Although the amount claimed was never definitely defined, it was variously calculated at from $500,000 to $2,000,000.

The claim grew out of the discovery of guano deposits in 1850 by Theophile Landreau, a citizen of France. The United States became interested by reason of the fact that the discoverer assigned a one-third interest of his guano revenue to his brother, John Celestin Landreau, who later became a naturalized citizen in the State of Louisiana. This assignment was made in 1859 and subsequently was modified in 1875.

Peru defended her side of the case on the ground that she made a direct settlement with Theophile Landreau in 1892, paying him a flat sum and thus relieving the Peruvian Government of any further claims. The United States, on the other hand, claimed that Peru was formally notified of the settlement between the two brothers at the time that it was made. Peru, therefore, it was contended, could not make a final settlement without John Celestin Landreau's consent.

The personnel of the tribunal follows: Viscount Robert B. Finlay, former High Chancellor of England, President; Barton Smith of Toledo, Ohio, American Commissioner; Carlos Prevost, Peruvian Commissioner; Frederick D. McKenney of Washington, D. C., American agent and counsel, and Nelson Thomas of Washington, Peruvian agent and counsel.

KIEL CANAL QUESTION TO GO TO WORLD COURT

Germany Disputes Allies' Claims for Free Passage of All Vessels.

PARIS, Oct. 26 (Associated Press).—The question whether the Kiel Canal will be open to the ships of the world, even in time of war, will be referred to the International Court of Justice, it was decided at the Council of Ambassadors today. Germany claims that free passage is not demanded by the Treaty of Versailles.

The controversy over the Kiel Canal has been on now for a year and a half between the Allies and Germany. The question arose out of the fact that Germany refused passage to allied ships during the Russian assault upon Poland. The Germans claimed that the ships carried munitions for Poland, and that since she was neutral the passage would have been a violation of international law.

The United States is also interested in preserving free passage through the canal, it was said in council circles.

Two Consulates in France Closed.

Special to The New York Times.

WASHINGTON, Oct. 26.—Secretary Hughes today announced that the American consulates at Rouen and Brest, France, have been closed because it has been found entirely convenient to take care of the business at other consulates.

LOST AND FOUND

Rate 65 cents an agate line.
Advertisements for tomorrow received up to 10 P. M. today. Telephone Bryant 1000

LOST.

BEADED BAG—Lost at Plantation Club or between Club and Biltmore Hotel in Yellow Taxi, lady's beaded bag with silver top, containing check, money; also powder box; liberal reward. Return Cashier, Biltmore.

BUNCH KEYS—On chain, Oct. 25, Broadway, between 10th and 17th Sts.; reward. 130 Liberty St., Room 606.

CANE, black, silver cap, letter "R" left in taxicab Thursday evening; reward. Routon, 233 West 52d.

EYEGLASSES—Tortoise-shell glasses; Wed. evening, Barclay St. to "L." 67 Barclay St.

LEATHER BAG—Brown, lost on road between city and Tarrytown. Notify J. D. Pope, Garrison, N. Y. Rhinelander 8727, after Sunday. Reward.

POCKETBOOK—Gray, Keystone Theatre, Broadway, 100th St.; money, keys; reward. Fordham 10461.

PURSE—Long leather, containing jewelry and money, on Broadway between 111th and 112th Sts.; liberal reward. Phone Cathedral 7896, Apt. 2.

SILK HANDBAG—Lost at Altman's, containing wallet with sum of money; large reward offered and no questions asked. Rider, 875 Park Av.

LOST—Southern Pacific Company Stock Certificate No. F206381 for twelve (12) shares in the name "Wm. C. Grant." Notice is hereby given to show cause to said company, 165 Broadway, New York, N. Y., why a duplicate should not be issued. Wm. C. Grant, Hammond, N. Y.

Jewelry.

BAR PIN, platinum, diamond, lost Wednesday morning between Montclair, N. J., and Sloan Memorial Hospital, via Lackawanna R. R., Hudson tube and 9th Av. elevator; reward. Q 409 Times.

BAR PIN—Platinum, set with three pearls, fancy design, lost on Eastern Parkway, between Utica and Nostrand Avs., Wednesday evening; liberal reward. S. J. G., 1,137 Eastern Parkway, Brooklyn.

BAR PIN—Gold horseshoe nail diamond bar pin, between West 23d, 28th Sts., 7th Av.; reward. M 140 Times.

BRACELET—Lost Oct. 25, between 14 Morningside Av. and Hotel Gotham, platinum diamond sapphire flexible; liberal reward for return; no questions asked. A. Boer, 14 Morningside Av.

BRACELET—Large diamond, on Thursday morning, Park Av., between 73d and 75th Sts. Suitable reward if returned to 110 East 72d. No questions asked.

BRACELET, different colored stones, lost between Hits Hotel and Rivoli Theatre; reward. Mrs. Frank Polk, 6 East 68th. Rhinelander 4675.

BRACELET—Green gold, link, between Church and Liberty Sts., to Cortlandt St. subway; reward. M. Schnell, 144 Duane St.

BROOCH—39 diamonds, platinum setting, lost since Friday, between 72d and 92d, Columbus Av. to Riverside Drive; liberal reward. Apt. 8A. Columbus 5611.

BROOCH—Bow knot, diamond studded; liberal reward. Mrs. M. Newman, Manhattan Sq. Hotel, West 77th St.

CAMEO BROOCH, between 108th and 112th Sts., Amsterdam, Broadway; sentiment connected; reward. Sullivan, 521 W. 111th. Apt. 9B.

EARRING—Oct. 25, cameo, surrounded by turquoise; valuable chiefly as keepsake; $5 reward. Return Mrs. West, 308 West 48th St., City.

RING—Pinky, 2 sapphires, diamond in centre, surrounded by small diamonds, between 27th St. and 7th Av., or Hotel Pennsylvania, Tuesday night; liberal reward. Mrs. J. A. Coburn, Hotel Pennsylvania.

RINGS—Oct. 24, 5 rings, diamonds and blue sapphires, 97th St. to 125th, Columbus Av., 125th St. crosstown and Broadway cars; reward. Cooper & Forman, 3 Maiden Lane.

RING—Lost Oct. 24, vicinity Waldorf-Astoria, diamond and sapphire ring, set in platinum; 3/4 karat diamond; liberal reward. Lost Articles Dept., Waldorf-Astoria.

$25 REWARD.

Pearl and platinum bracelet with diamond cat charm attached, lost Wednesday evening; no questions asked. Return to Black, Starr & Frost, 5th Av. and 48th St.

Wearing Apparel.

BOX of lingerie and hosiery, lost Larchmont Station. Reward. Florence Adler, Greenwich, Conn.

NECKPIECE—Squirrel, large, Broadway and 42d St. or vicinity Hotel Astor, Monday; reward. Lowits, 73 Clinton Av., Newark, N. J. Mulberry 0071.

NECKPIECE—Sable marten, 2 skins, lost 42d St., west of 6th Av.; Revillon tags; reward. Plaza 1620.

NECKPIECE—Small sable, lost on 57th, between Park Av. or Lexington Av. and 59th. Plaza 4200.

SEAL NECKPIECE—Lost in taxicab going from 23d St. and Broadway to Bank St., Tuesday evening, between 11 and 12 o'clock; suitable reward. W 40 Times.

Cats, Dogs and Birds.

DOG—Lost, brindle and white male Boston terrier; ears not clipped. Reward for return to O. B. Willcox, Forest and Glenwood Road, Englewood, N. J.

DOG—Female Airedale lost; reward. D. W. Goodrich, Lawrenceville, N. J.

Found.

PURSE—Found, containing $17; left in automobile Wednesday evening. M 118 Times.

PUBLIC NOTICES.

TO WHOM IT MAY CONCERN—FIRE INsurance policies Nos. 103810 and 109811 of the New York branch of this company have been mislaid, lost or stolen from the office of John B. Feats, and this is to notify any person or persons holding the above policies that same are void and of no effect.
NORTHWESTERN NATIONAL INSURANCE CO. John B. Feats, Mgr.
New York City.

CREDITORS 2,787 WEBSTER AV. (Proprietor Charles Derber) be notified that Jacob Smolin bought Charles Derber's business Oct. 26, 1922. Present claims up to Oct. 29. Not responsible after that date.

CREDITORS North Store, 32 Greenwich St. (proprietor Rose Gross), be notified that I, Sol Sorrow, bought Rose Gross's business Oct. 17, 1922; present your claims up to the 29th of Oct.; not responsible after that date.

THIS IS TO INFORM THE PUBLIC THAT I am no longer connected with Best Cigarette, located at 93 West 56th Street, nor am I responsible for any of its further obligations. HELENE M. BEST.

DFB

You can't copyright the English language

Others can, and do, say more to praise their clothes than we. Words are inexpensive, and no one can copyright the English language.

We would rather compete with clothes than words. We would rather *show* you than *tell* you.

If you will believe us sincere in this, then words will have served their purpose. When you come in, our clothes themselves will do the talking.

Ready to Wear, $70 Made to Measure, $125

D'Andrea Brothers Inc.
MEN'S TAILORS
587 Fifth Avenue at Forty-seventh

WHAT THE
AMPICO
CAN DO

Entertain everybody—
Whether he likes jazz,
Or likes to sing.
If he likes opera,
Or the famous sonatas—
The great nocturnes,
Or romantic rhapsodies—
In fact, no matter
What kind of music he likes.
Or if perchance
He likes to dance,
It is always ready.
It assumes the personality
Of the player.
Of popular melodies,
Or impersonates Rachmaninoff,
With equal fidelity.
It serves both
The intellectual musician
Or the little child
With just that music
The individual desires.
It never tires,
But accomplishes the tasks
Of several hundred musicians
With smiling ease.
It never intrudes;
Its company never jars,
But remains a lifelong friend,
To drive away dull care
Wherever it finds it;
Creating a new life
And reviving the zest
In home pleasures.
Try an Ampico in *your* home,
We'll gladly send one—
We're sure you'll like it.

Knabe
WAREROOMS
Fifth Avenue at Thirty-Ninth St

—a keen blade for a quick shave

The World's Fastest Shave

78 Seconds from Lather to Towel!

—we offer it to you

If you shave, read the facts below. They offer a new delight.

Millions of men now are shaving a quicker way. The fastest in the world—78 seconds from lather to towel.

And every shave a super-velvet shave. For you can't shave quickly with a dull-edged blade.

We've processed a barber's edge—the keenest edge known—on a safety blade!—that's the story in few words.

Now we invite you to the greatest shave you've ever known.

Once over the face—that's all

With this new edge, you run over your face one time—*only*. A second is not needed.

And that's where you cut shaving time one-half. And spare your face, for dull-edged blades ruin the skin.

Three men in four, past thirty-five, dermatologists tell us, look ten years older than they are because of improper methods of shaving.

No scraping. No after-shave smart. No shaving lotions needed, this new way.

Sharpens itself

We recommend your using our famous strop for the same reason a barber strops his razor. It keeps up the keenness. It works as a part of each razor—there if you care to use it, or, if you choose, you can just insert new blades as you feel the need. Self-stropping is a patented Valet AutoStrop feature. It helps to give you the world's fastest shave every day.

Prove it—by the clock

Pick up a Valet AutoStrop Razor at your dealer's.

Then give it a whirl tomorrow. Shave with your watch before you.

Note the time—78 seconds for a velvet shave!

That's our proposition.

To you, it will prove a revelation.

$1 or $5

Valet AutoStrop comes in two styles. $1 and $5.

The four dollar difference is in the superlative finish, the better case and the greater number of blades. The 78-second shave you'll find in either one you choose. Gold plated and sterling silver fitted sets—ideal for gifts—are priced up to $25.

3 Things
in a shave you've never had before

First—a super-velvet shave, going over the face *one time*. No scraping.

Second—a quick shave. 78 seconds from lather to towel. Only a super-keen blade can do it.

Third—a 78-second velvet shave *every day*. The strop given with the razor keeps up the edge of the blade.

Model C $1
Superlative Sets $5 to $25

Valet AutoStrop Razor
REG. U. S. PAT. OFF.

Elkton
$9

The Elkton
$9

A sturdy, stocky, fall weight oxford of Scotch Grain calfskin imported from W & J Martin's of Glasgow. Hevy enuf for the briskest wether yet eazy to wear and good to look at

In Our Windos All This Week

John Ward Men's Shoes

80-82 Nassau st 21-23 Cortlandt st 131-133 West 38 st
1401-1403 Broadway Brooklyn Store, 348 Fulton st
Philadelphia Store, 1221-1223 Chestnut st

Business Opportunities (*bank and business references required*), last page

Automobile Exchange, Page 35.

SEES HOPEFUL SIGNS FOR FOREIGN TRADE

A. C. Bedford Tells Exporters, However, That Europe's Stability Is Vital.

URGES ECONOMIC GUIDANCE

Asks If Business Men Should Not Demand Settlement of World Problems.

PLEA FOR FAIR PLAY ON SEA

Shipping Head Accuses British of Propaganda Against Our Merchant Fleet.

America is finding a larger and larger outlet for her foreign trade in Asia, Canada and other non-European countries as the result of the disorganization of Europe, A. C. Bedford, Chairman of the Board of the Standard Oil Company of New Jersey, said last night at a dinner of the American Manufacturers' Export Association, which closed their two-day convention at the Waldorf-Astoria.

This trade also had the advantage that it was largely of manufactured articles, whereas the European trade was largely of raw materials and foodstuffs, he said, and its growth was one of the hopeful signs in foreign commerce. But Mr. Bedford said he did not believe that trade would ever be what it should until Europe became stabilized.

"This is not to say that the whole of trade opportunity is dependent upon our maintaining an undiminished commerce with the countries of Europe," he added. "Figures showing the value of total exports from the United States in the years 1920 and 1921 are instructive on this point. While during that period our total exports to Europe declined almost 50 per cent., our exports to the Far East, to South America and to North America fell off less than 40 per cent. Although the value of exports to all countries has continued to fall in 1922, the fact remains that outside of Europe we have clearly indicated to us an opportunity for the expansion of export trade which gives great room for encouragement.

"The great volume of export trade to Europe is in the form of foodstuffs and raw materials, while the major part of the exportation to non-European countries is in the more satisfactory form of manufactured goods. Recent investigations by the Harvard Economic Service show that over 18 per cent. of the total agricultural, mineral and manufactured output of the United States was being exported in 1919, and that this proportion was a great advance over earlier shipments. Thus, a 10 per cent. export figure would mean all the difference in the home market between a glut and an active demand, the difference between breaking even and making a good profit on the year's work. Not even the United States, with all its wealth, can afford in these days of mounting public expenditures and rising private standards of living to ignore this avenue to prosperity.

War Increased Our Capacity.

"If it is true that by reason of the war our manufacturing capacity has been increased to a point where we can today make a large surplus of manufactured articles over and above those required by the demands of our country, is it not clear that we must make efforts such as we have never made before to develop export trade with other than non-European countries?"

Mr. Bedford spoke of the war growth of exports of manufactured goods and the slump that followed.

"The Summer of 1921 apparently marked the turning point, and from that time on exports of manufactures have progressively improved, while the sale abroad of food exports and raw materials has consistently declined," he said. "And I venture to say that in spite of the great amount of discussion in recent years concerning the world's need of raw materials and foods, the basic fact on which the United States must look for the establishment of a permanent export trade is the resumption of the prewar tendency toward increasing exports of manufactured products.

"In considering our export trade it is primarily the condition of Europe that we must consider. True, Europe now takes only 50 to 55 per cent. of our exports, and Asia and North America have rapidly advanced as outlets for goods, taking, respectively, 15 and 24 per cent., as against 8 and 20 per cent. ten years ago. And last month, for the first time on record, Canada stood first of all countries as both a consumer of United States goods and a provider of United States importing needs. Yet as the prosperity of these other countries largely hangs on the restoration of Europe, as Canada, for example, cannot buy our manufactures unless Europe buys her wheat, it comes back in last analysis to Europe's solution.

Mr. Bedford reviewed conditions in Europe and deprecated the serious political dissensions which threaten England and France.

"The parting question is, therefore, whether the time has not now arrived," he said, "when the business men of the world should assert the right, based upon their knowledge and experience and their interest, to be heard as a force in no uncertain terms that the vital problems now so seriously disturbing the peace and prosperity of the world shall be settled upon sound economic principles, principles which will promote the peace and welfare of mankind, rather than primarily the popularity of individuals or political parties."

Sees a New Europe.

Sir George Paish predicted that a Labor Party might control the Government in England before long, and said that the dominating thought of the Labor Party in England was the desire to live with other peoples as brothers, not as enemies.

"I want you to understand that labor in England stands for peace in the world today," he said. "The most dominating note of the labor program is peace in the world, peace essential to reconstruction. Look upon Europe with new eyes. It isn't the old Europe of the statesmen; it is the new Europe of the people."

But he told them not to be beguiled by politicians ignorant of economic laws.

"Peace treaties ought to have been based upon a knowledge of the economic world as it exists today and not on fallacious ideas," he said. "Unfortunately, the statesmen of the world have never thought it worth while either to understand or try to understand economic law.

"The time has come when the peoples of the world dare not leave their affairs in the hands of ignorant people. Yes, they are ignorant—ignorant of world affairs, ignorant of the very basis of the prosperity of the nations today.

"I do urge you, as business men knowing the facts in large measure, knowing them far better than the statesmen of the world know them, that you will investigate and will insist that when you have made investigation, that the result of your investigation shall be observed and that a sound and reasonable policy shall be introduced."

The Association adopted resolutions which asked that an international conference of business men be called at the invitation of the United States Chamber of Commerce to arrive at a sound policy with regard to the international war debts, and that the conference make public its findings in the hope that pressure would be brought to bear upon the Governments to adopt some reasonable method of procedure based on economic necessity.

It is hoped in this way to get the matter of war debts before Congress and make possible a thorough discussion of the debts from the economic and business point of view. It was said that the movement had behind it considerable banking influence and that it was aimed to be the first move of the business men of the country in concerted action to bring about better international conditions.

Wants Fair Play.

The afternoon session of the convention was taken up with a discussion of the tariff. William S. Culbertson, Vice Chairman of the Tariff Commission, described the new duties of the commission under the bill. Representative Ogden L. Mills said that, despite its imperfections, he thought the bill the best ever enacted, and that its shortcomings would be overcome by the operations of the Tariff Commission.

Commissioner Edward C. Plummer of the United States Shipping Board told members of the association that he was tired of having the United States held up as a "bad, rough boy," for trying to get some foreign shipping by means of a subsidy when every other maritime nation had had subsidies. While there was no desire to challenge England's maritime supremacy, which he said must necessarily continue because of her empire, he demanded fair play from English critics of the United States Shipping bill.

"It's never pleasant to present unpleasant facts," he said, "and that's why Americans have remained quiet all too long while the respective positions and records of this country and its competitors have been continually misrepresented.

"For fifty years our foreign competitors, who know so well that the foreign carrying trade of the United States is the greatest international prize the commercial world has ever known, have successfully warred against every attempt to restore an American merchant marine. They are pursuing these same tactics today."

"But I've grown tired of having the United States held up as the 'bad rough boy' who's going to abuse that 'sweet child' from across the water, when so far we haven't laid a finger on him, while he's been pounding us on the head for fifty years. I want a change."

Cites British Writings.

He quoted Sir Frederick Lewis, President of the Chamber of Shipping of the United Kingdom, and head of a number of steamship lines, as saying that there was no propaganda against the growth of the United States mercantile marine, and then quoted Fairplay, an English paper, in commenting upon the possibility of Congress going through Congress, as saying "We should not be doing our duty if we failed to overhaul our magazines and provide our gods with a sufficiency of thunderbolts."

He also quoted the Edinburgh Review, in which the writer, after reviewing the Shipping bill, said: "We shall do well in the meantime to keep our heads and our tempers, but help to avert a disaster by strengthening the hands of those who are fighting for our own policy."

"If this isn't propaganda, what is it?" asked Mr. Plummer. Sir Frederick Lewis had cited a letter written by the American Ambassador in 1847 to show the co-operation which existed then, and which should exist now, said Mr. Plummer, and added:

"On June 1, 1847, the first great mail ship of the United States, the Washington, sailed for England. Upon her arrival at Southampton she was confronted with a special order of the British Post Office Department, issued while she was on her voyage, imposing an extra charge of one shilling on each letter of one-half ounce, whether such letters were destined for England or France, and an extra charge of four cents on every newspaper brought by this American vessel. The report of our commissioners dated January 15, 1848, seems even now to quiver with indignation. It discloses the avowal that this 'discrimination is to protect the Cunard Steamship Mail Line,' that it has diverted a large portion of American correspondence from American ship, and that it is useless to hope for any relief.

"Now, remember I was not the one who started this digging in our diplomatic cemetery. They began it and I have merely finished what they started. If they want to start waltzing around on that highly polished floor of the past I'll be more than delighted to go along as the partner who lets them do the leading.

Do Not Seek Monopoly.

Mr. Plummer mentioned reports that Americans were discriminating against foreign ships although American ships carried 32 per cent. of the exports, and the charge that this country aimed at a monopoly of its own foreign trade.

"We realize, as every statesman worthy of the name in every maritime country has realized," he said, "that national and commercial security demand that we have a merchant marine sufficient to handle a majority of our foreign trade at all times.

"The trouble is that they've been feeding their cattle in our pastures so long that they've come to think they own the land. So when we start to put in some stock of our own they proceed to charge us with about everything from trespass to manslaughter. When are we to get fair play?

"Two years ago an American company's steamship, the Eten, coming home empty, called at Capetown, British South Africa, and found the wharves piled with freight for the United States, which freight the owners thereof were anxious to send along in this vessel, but they were deterred from doing so by the threatened loss of rebates which had accrued to them from British conference lines; and that ship came away from Capetown still empty. Now, what kind of a chance have American ships got there? And our experiences at Trinidad and elsewhere have been right along those same lines, and yet they talk about fair and open competition.

"The simple truth is that all we are seeking is to put our ships where they will have a fair chance to carry a fair share of our foreign freight. We seek no monopoly."

Winthrop L. Marvin, general manager of the American Steamship Owners' Association, said that there would have been no Cunard line without British subsidies, and that the Peninsular and Oriental line is still receiving a subvention of $1,200,000 a year. "Therefore, what the United States now proposes is in principle if not in detail, what all other nations have been doing and what the United States in fact did with brilliant success for a decade before the Civil War."

4 columns of advertising are omitted from The New York Times today for lack of space. Copy for this daily edition received in The Times Building by 4 P. M. of the day preceding, complete as to text, cuts or matrices, receives preference.

Gale Puts City in Darkness; Thief Calmly Robs Shop Till

Special to The New York Times.

BEACON, Oct. 26.—A burglary investigated by Patrolman August Bopp today furnishes proof, he believes, of the old maxim that it is an ill wind that blows nobody good.

A high gale blew down an electric light wire last night and the city lights were shut off for two hours. While Samuel Yasgood, a merchant on Main Street, was in the rear of the store, a thief walked in the front door, opened the cash-register, took $35, and vanished in the darkness. When the lights were turned on later Yasgood found on a counter two cans of milk which did not belong in the store.

SAYS MILLER TOOK CITY POWERS AWAY

Smith Renews Attack on the Governor's Public Service Commission Record.

WANTS CONTRACTS UPHELD

Rochester Gives the Democratic Nominee the Most Impressive Reception of His Campaign.

Special to The New York Times.

ROCHESTER, N. Y., Oct. 26.—This city gave Alfred E. Smith, Democratic candidate for Governor, the most impressive reception tonight that he has received in his two weeks' campaign tour of the State. When Mr. Smith entered Convention Hall, where 4,000 persons were seated while more than 500 others struggled for standing room, the crowd started a demonstration that lasted for more than ten minutes.

The candidate seemed almost startled at the intensity of the welcome. A band near one corner of the platform kept playing "East Side, West Side," but the music had no chance to compete with the vocal chorus of the thousands of human throats. The band leader, seeing this, dropped his baton, hurdled a couple of tables occupied by newspaper men, and reached up his hand to meet Smith's hand on the platform.

"I just had to shake hands with Al Smith," he shouted, and the crowd went wild.

Outside of Convention Hall at every one of the five entrances were throngs who could not squeeze into the big auditorium. It was estimated that their number exceeded 1,000.

Pitifully inadequate police protection rendered it difficult even for Mr. Smith's party to get into the building. The attendants simply did not dare open the doors, for the surging mob pressed against the panels.

While waiting for Mr. Smith several local candidates spoke. When Mayor Jacobstein, candidate for Congress, mentioned the achievements of "our great and glorious President, Woodrow Wilson," the applause that greeted Mr. Wilson's name lasted several minutes and was only second to that given to Mr. Smith.

In his address Mr. Smith went over the ground of his previous attacks on Governor Miller's violation of home rule through the legislation that created the present Public Service Commission. He said that during the campaign the Governor had not dealt as frankly and accurately with the subject as the people had a right to expect from a former who had been a Judge of the Court of Appeals.

"People who want to think and talk straight," said Mr. Smith, "will not refer to that Public Service Commission which Governor Miller threw out of office as my commission. I did not create it. It was in office when I went to Albany, and during my term of office I only appointed two of the five members.

"However, the big point at issue was that the old commission was compelled by law to respect and, to the extent of its power, to enforce any and all contracts which had been made between the cities and public utility corporations operating therein. It could not upset or alter any charge permitted by such contracts or franchises. The old commission upheld absolutely the right of the people of a city, through their own government, to make such contracts as they themselves desired.

"So when we hear Governor Miller telling the people of the State that the old commission raised a number of street car fares in upstate cities, he is not speaking with the frankness and accuracy you have a right to expect from a Governor who was at one time a Judge on the Court of Appeals."

Mr. Smith alluded to the raise in fares received by the street railways of Rochester under agreement between the city and the companies. He said the Public Service Commission came into it only when it gave its approval to the expressed desire of the municipality.

"Governor Miller would try to put into your mind the idea that the old commission interfered with your affairs," he continued. "It did nothing of the sort. It left the matter where it was compelled to leave it by law, and that was in the hands of the city.

"The Governor, however, was not satisfied to leave that matter to the cities. In order to carry out the wishes of the great public service corporations, he removed all local control and placed the corporations under his own commission without responsibility to the city. By the creation of his new commission he violated entirely the practice of nonpartisan appointments, and a commission so conceived and so directed, did not necessarily restrict its favors to traction corporations. It showed a particular friendship also for the telephone companies.

"As I travel through the State I hear in all of our great cities caustic criticism of the Miller Administration, and lying at the very root of this great public resentment is the fact that the cities have, by legislative enactment, been stripped of their natural powers and rights to deal with their own public utility corporations.

"I regard this whole question as a very dangerous precedent, and if carried further it may lead us to the time when the State would interfere with contracts as between individuals as well as between cities and utility companies. This is a matter for the earnest consideration of business men and property owners generally whether large or small. There should be nothing held more sacred by the State itself than the obligations of a contract."

Mr. Smith referred to several newspaper advertisements which have appeared in Rochester, setting forth the accomplishments of Governor Miller so far as the farmer and the laborer are concerned.

"There is one thing about political advertisements," said Mr. Smith, "and that is this: It gives some one without any responsibility for what he says an opportunity to spread far and wide something that is as far from the truth as the equator is from the north pole.

"Here is a line about the Governor's sympathy for the farmer because he himself was born on a farm. Well, if that's so, then I would make a splendid conservation commissioner for the propagation of fish."

STRAW VOTES FAVOR SMITH.

His Citizens' Committee Claims Lead on All Ballots.

Alfred E Smith leads in nearly all of a number of straw votes made public yesterday at headquarters of the Citizens' Committee for Alfred E. Smith at the Hotel Biltmore.

A poll taken from day to day by The Knickerbocker Press and Albany Evening News in Albany on the gubernatorial election showed on Oct. 25, 123 for Miller, 259 for Smith," a statement made public by the committee read.

"In The Albany Evening News, which is a Republican paper, the results shown were 25 for Miller, 76 for Smith. The members of the Kiwanis Club, which is composed of business men, showed 22 for Miller, 4 for Smith; at the car barns the vote was 1 for Miller and 5 for Smith, and on the street corners, 45 for Miller to 165 for Smith. The total of votes registered by this poll thus far shows 435 for Miller and 840 for Smith.

"A poll taken in motion picture theatres in Albany showed such totals as 14 for Miller, 103 for Smith; 46 for Miller, 139 for Smith, with a total of 470 for Smith and 246 for Miller.

"In Schenectady a poll taken in the motion picture theatres, announced on the screen, received great applause. It showed 16 for Miller and 126 for Smith. The totals in Schenectady were 153 for Smith and 70 for Miller.

"The Knickerbocker Press plant canvass showed 6 for Miller and 43 for Smith. The Knickerbocker Press says that votes from widespread sections of Albany city gave a result in favor of Mr. Smith.

"Mr. Smith is the leader also in polls taken at the various schools identified with New York University by The New York University Daily News. Out of 1,404 straw votes polled Smith got 946, Miller 347 and Cassidy, the Socialist-Farmer Labor candidate for Governor, 165, according to a statement made public by the committee.

Harding Expected to Name a Democrat For Supreme Court, Judge Manton Urged

Special to The New York Times.

WASHINGTON, Oct. 26.—Indications are that President Harding will appoint a Democrat to succeed Justice Day in the Supreme Court. Despite this inclination of which those urging candidates have been told, many Republican Judges and lawyers have been proposed for the place.

It has been the custom for years to have at least three members of the minority party on the Supreme Court bench. At present Justice James McReynolds is the only Democrat serving on the highest bench. Former President Taft was appointed Chief Justice to succeed the late Chief Justice White, a Democrat. Ex-Senator Sutherland another Republican, was named as the successor of Justice Clarke some weeks ago. Therefore, the best opinion is that the successor to Justice Day will be a Democrat.

Some prominent Democrats have been mentioned, including Senator Shields of Tennessee, Senator Pomerene of Ohio and John W. Davies of New York, who was Solicitor General and later Ambassador to England in the Wilson Administration. Mr. Davis appears to have the strongest support among the advisers of President Harding.

Strong pressure recently has been brought upon the President to appoint Judge Martin T. Manton of the United States Circuit Court of Appeals for the New York district. Governor Sproul of Pennsylvania urged yesterday the appointment of Chief Justice Robert Von Moschisiker of the Pennsylvania Supreme Court, one of the youngest State Supreme Court Justices in the United States. Those supporting him learned that the President's present intentions are to name a Democrat.

Senator Elkins of West Virginia urged President Harding today to appoint Guy D. Groff, at present assistant to the Attorney General, to succeed Justice Day.

Reports are that there will be another vacancy soon in the Supreme Court, as it is expected that another Associate Justice will seek retirement on account of ill-health.

DEMOCRATS REPORT $80,512 PARTY FUND

National Committee Has Borrowed $20,000 More for Use in the Campaign.

WILSON CONTRIBUTED $200

M. L. Benedum of Pittsburgh Gave $10,000 — Republican Cost Is Estimated at $300,000.

WASHINGTON, Oct. 26.—The expenditure of money in national politics this year promises to be comparatively small. The first report of the Democratic National Committee, filed today, shows that it has expended about $100,000, while the Republican National Committee expenditures from last April to date, it is said, will not exceed $300,000. The report of the Republicans is expected to be filed tomorrow or Saturday.

The total Democratic contributions were $80,512, and the committee obtained about $20,000 more by loans, the largest being from Harrison Nesbit of Pittsburgh, Chairman of the Finance Committee.

The first report filed by the committee on Oct. 21, 1920—a Presidential year—showed receipts of $877,934.

Under the law another statement of the committee's finances must be filed with the clerk of the House a week hence.

M. L. Benedum of Pittsburgh headed the list of Democratic contributors with $10,000. A statement prepared by committee officials and made public just prior to the presentation of Treasurer Marsh's report placed B. M. Baruch of New York as the leading contributor, with $25,000. This later was corrected to $2,500, which was the same as reported by Mr. Marsh.

The official list, as filed with the House, also differed in several other particulars from that previously given out by committee officials.

The biggest contributors, as listed in the official compilation, were:

M. L. Benedum, Pittsburgh, $10,000; Harrison Nesbit, Pittsburgh, $6,000; Frank L. Crocker, New York, $5,000; Cyrus H. McCormick, Illinois, $3,000; B. M. Baruch, New York; L. F. Crawford, Pittsburgh; Thomas F. Ryan, Virginia; former Governor C. N. Haskell, Oklahoma, and former Senator Clarence W. Watson, West Virginia, $2,500 each; former Senator Charles S. Thomas, Colorado, $2,000, and Frank H. Dodge, Little Rock, Ark., $1,250.

Those contributing $1,000 each were: Henry Morgenthau, Joseph M. Hartfield, Ralph Pulitzer, George T. Bradley, Edward Wise, William A. Day, Edmund L. Mooney, John McE. Bowman and George E. Sweeney, Percy S. Straus, Wayne Johnson, Norman H. Davis and Vrooman H. Davis, all of New York; Charles R. Crane and Edward N. Harley, Illinois; Walter Moore, Birmingham, Ala., and C. C. Carlin, Virginia.

There was one contribution of $1,100 marked "unknown." Other contributors included:

William G. McAdoo, California; Vance C. McCormick, Pennsylvania; David R. Francis, Missouri; Danial C. Roper, Washington; John W. Davis, West Virginia; Frank L. Polk and Herman B. Baruch, New York, $500 each.

Charles J. Vopika, Chicago, $400.

A. Mitchell Palmer, Pennsylvania, and Ernest G. Walker, Washington, $300 each.

Joseph W. Folk, Missouri; Hoke Smith, Georgia; John S. Bryan, Richmond, Va.; Robert N. Harper, Washington; Justice Richard P. Lydon, Martin Vogel and Morgan J. O'Brien, New York, $250 each.

Ex-President Woodrow Wilson, Washington; Senator Carter Glass, Virginia; Thomas W. Gregory, Texas; George Creed, New York, and A. E. Gonsales, Columbia, S. C., $200 each.

Josephus Daniels, North Carolina, and Judson Harmon of Ohio were among the $100 contributors, which list also included Democratic Senators.

The unofficial list given to the press mentioned Joseph E. Willard of Virginia among the $1,000 contributors, and Joseph P. Tumulty in the list of those giving $250, but their names were not in Treasurer Marsh's report. Newton D. Baker and E. M. House were listed unofficially among the $100 contributors, but their names were not on the official document. It was explained that some names which were given to the press might have been overlooked in the hurry of preparing the Treasurer's statement and that they would appear in the next filing.

While Norman H. Davis, Under Secretary of State in the Wilson Administration, was listed unofficially as contributing $5,100, the report to the House credited him with $1,000. It was explained that Vrooman H. Davis in the official report probably was a typewriting error.

Reports by the Republican National Committee will be filed tomorrow or Saturday. The expenses of that committee, it is estimated, will not exceed $300,000.

The Democratic Congressional Committee, according to a report filed with the clerk of the House of Representatives, has received contributions of $9,186 and disbursed $7,736 in the present campaign. Contributions, mostly by Democratic candidates for the House, range from $5 up, South Trimble, formerly clerk of the House, heading the list with $1,000.

The law requires the filing of preliminary reports fifteen days prior to the general elections. The Republican Congressional Committee is expected to file its statement tomorrow or Saturday.

Special to The New York Times.

PITTSBURGH, Oct. 26.—Michael L. Benedum, who gave $10,000 to the Democratic National Committee Fund, is President of the Benedum Trees Oil Company, a director of the Arkansas Fuel Oil Company, Chairman of the Board of Directors of the Trans-continental Oil Company and President of the Wayne Coal Company. He is also a director of a dozen other companies and is considered a multi-millionaire.

WILL ROGERS MAKES HIT AS SPELLBINDER

Lashes "Scoundrelly" Opposition and "Tools of Interests" at Town Hall.

COMEDIAN EVOKES LAUGHS

Supports Ogden Mills for Congress and Gives His Own Version of Family History.

Will Rogers, the cowboy comedian, made his first political speech last night when, at the invitation of Kermit Roosevelt, he addressed the Ogden Mills mass meeting in Town Hall. His talk was something new for a political meeting and won a large number of laughs. After being introduced by George W. Wickersham, the comedian spoke as follows:

"I have spoken in all kinds of joints from one of Mrs. Vanderbilt's parties on Fifth Avenue to Sing Sing in Ossining, but this is my first crack at a political speech, and I hope it flops. I don't want to go over and then have to go into politics, because up to now I have always tried to live honest.

"A great many think I was sent here by Mr. Mills's opponent, but this is not the case. I don't know him. But he must be a scoundrel. From what I have read of politics every opponent is. He must also be a tool of the interests. I believe the least you can do is to say that in a political speech.

"Now, as to Mr. Mills, I have read up on his family history. He comes from the old Mills family of New Jersey. There was Eleanor and Ogden. Eleanor, being rather wild, went into the choir, while Ogden, being of a more divine, spiritualistic nature, took to politics.

"Events of the last few weeks have proved that Ogden's judgment was the better of the two. Statistics of the last Congress show that not a Congressman was shot. The country has been wondering what the probability on the old theory, 'He ain't worth the powder and lead.'

"Mr. Mills is quite a novelty. He is one of the few men that didn't go into politics through necessity. He was wealthy when he started. Not as wealthy as he is now, but he had some money, and he went into politics to protect it. He figured, if he stayed out of politics, they would take it away from him and let a fresh man in. For they say there is honor among thieves.

Puts Him in Shady Side.

"Mr. Mills represents Fifth Avenue and Broadway, and in the old saying of the great poetical Commoner, William Jennings Bryan, 'East is West and West is East, and never the twain shall meet'—except at the stage door of a musical show. His dividing line is Park Avenue, so he also represents the shady side of Park Avenue.

"I met Jimmy Walker, Senator from Greenwich Village, and I asked Jimmy about him. Jimmy said Ogden was a good fellow. You know, Jimmy was the fellow who put through the fake boxing bill for Greenwich Village, and it was a wonderful thing for him to get through for his constituents. The boxing glove was put in Greenwich Village, they would think it was a pillow and sleep on it. Jimmy also put through Sunday baseball, whereby the Giants could play baseball on Sunday and the Yanks could practice.

"I don't know the man, and that is why they have asked me to come here and speak, because I was perhaps better qualified to say something than some one who did know him.

Recounts Campaign Pledges.

"Here are a few of the things which he has promised to do:

"He represents Broadway and the theatrical district. He has promised to keep all of us actors working.

"He is a hundred per cent. for the ticket speculators.

"He is for every industry in his district.

"He is for a living wage for the bootlegger.

"He is also for the lesser interests of his district. He will go just as far for the two Jewish people that live in his district as he will for the rest of his constituents.

"He is the only Congressman we can send to Congress who can go into a Fifth Avenue home without delivering something.

"He is the only one you can accept a campaign cigar from and feel a perfect safety in smoking it.

"Now I will tell you why I am here. I have no politics. I came here because a Roosevelt asked me to come here. A Roosevelt hint is the same as one of my wife's commands. I have no politics. When Colonel Roosevelt died, as far as I am concerned the Republican Party was buried right alongside of where the Democrats had been."

Mr. Rogers said that during the war he had said some complimentary things about the Colonel and his family and some friend of his had written to Colonel Roosevelt and repeated it to him.

Roosevelt Wrote to Him.

"Colonel Roosevelt," he continued, "wrote me a nice letter from a trip he was on in Maine and wrote the letter in longhand in his own hand. He was about the busiest man in the United States at the time.

"I have said, along with my little knocks, nice things about men in public life, but he was the only man who ever took the time to write and thank me for it. He is the only big man who ever did a thing like that, so far as I know.

"Now this gentleman Mills was a friend of his and is a friend of his family. That is all I know about him. That is all I want to know about him. That is all you need to know about him."

In telling how far he would go to do anything asked of him by a Roosevelt, Rogers said:

"I would even make a speech in favor of Harding, if one of them asked me."

The candidate, Ogden L. Mills, sat throughout the speech with a stolid expression of countenance, but seemed pleased toward the end.

The merits of Representative Mills were sung in another key by George W. Wickersham, ex-Senator A. Bisberg and Colonel William J. Donovan. Mr. Mills defended his own speech largely to praise of President Harding and the last session of Congress.

HYLAN SAYS LOBBY RULES AT ALBANY

The Mayor Urges Voters to Aid in Turning Legislation Over to Democrats.

NO REFERENCE TO SMITH

But in a Brooklyn Speech He Comes Out Unqualifiedly for the Ex-Governor.

Declaring that the most important issue in the present campaign was whether the "political agents and handymen of corporations" or the people were to control the State Government, Mayor Hylan urged the people of the city to vote against Governor Miller in a speech last night at Audubon Hall, 165th Street and Broadway. Although it was the first time during the campaign that he had spoken at a general political meeting, the Mayor made no reference in his prepared speech to Alfred E. Smith, Democratic nominee for Governor, and called for support for him in only negative fashion. He was more specific in asking for votes for Democratic candidates for the Legislature and expressed the hope that they would be elected.

Washington Heights, in which section the meeting was held, gave the Mayor strong support on the 5-cent fare issue at the city election, and the Mayor devoted a large part of his speech to attacking the Transit Commission and its Chairman, George McAneny.

"I have struggled for five years in the office of Mayor endeavoring to protect the people of the City of New York from exploiting public utility interests, from vice, gambling and underworld parasites, and from the Rockefeller-Gary educational combination which aims to fit the children of the people for the mill and factory," he said.

"Our success in these directions has not been entirely complete, owing to a lack of sympathy on the part of many of the corporation agents at Albany. The complete fulfillment of our program of needed public improvements in this city, the freedom of the people of the entire State from corporation control, including the restoration of the 5-cent fare throughout the State, lower public utility rates and the repeal of the water power grab acts, will only be accomplished by the election to the Governorship and the Legislature of public officials sincerely devoted to the interests of the people.

"For the last two years the banner of the corporate interests has been floating above the State Capitol. Beneath the dome of the Capitol the political head agents of the corporations have been enthroned. What has been the result?

"The communities of the State have been deprived of home rule. Control over local public utilities has been placed in corporation-dominated public service and transit commissions. The corporation appointees of these commissions have been vested with the power to raise rates, regardless of the existence of covenants, agreements, franchises and contracts carrying stipulated rates.

"In the year and a half of its existence the Public Service Commission has demonstrated its pro-corporation leanings by the issuance of orders agreeable to the public service corporations.

"Everybody knows that the telephone company has been able to raise its rates by an increase in dividends from 6 per cent. to 9 per cent., and the Consolidated Gas Company has been confirmed by Mr. Miller's Public Service Commission in its privilege to increase its charges many millions annually.

"The recent advance in the price of the stock of the Consolidated Gas Company from $85 to $145 a share, following an order of the Public Service Commission permitting a reduction in the quality of gas furnished, amply proves how well this hand-picked commission is doing the work of the corporations. In fact, higher gas, electric light and telephone rates throughout the State and higher street car fares now prevailing in Albany other than in New York City, is another evidence of this interest of the Public Service Commission in the welfare of the corporations.

Attacks Transit Commission

"The Transit Commission has cost the people of the City of New York over $3,700,000 since it came into existence in 1921. This commission has not built a single foot of new rapid transit railroad nor has it accorded a solitary benefit to the people of this city.

"The sole purpose is to put over on the people of New York City the biggest traction grab ever attempted. George McAneny, who slipped over the dual subway contracts in 1913 at an annual cost of $19,000,000 to the people of New York, hopes as Chairman of the Transit Commission to unload worthless traction properties upon the people of this city and to secure about $100,000,000 a year additional for the traction corporations through increased carfares under a so-called barometer scheme.

"The Transit Commission wants to spend $648,000,000 of the money of the people of the city of New York, of which at least $350,000,000 is for the acquisition of existing elevated and surface lines, a large part of which is transportation junk.

"The operation of the lines proposed to be acquired by the State Transit Commission would remain virtually in the hands of the same persons now owning and operating them. The plan of financing the acquisition of these worn out lines would necessitate an increase in carfares from seven to eight cents or more.

"It is the apparent program of the State Transit Commission to exhaust the city's credit by buying obsolete surface and elevated lines, so that there will be no funds left with which to build new subways.

"Their program, if carried out, would increase the city's bonded debt, exhaust the city's borrowing margin, increase carfares, and not add one dollar to the assessed value of taxable real estate.

Defends His Transit Plan.

"Compare such a program with that advanced by the City Administration. We intend to spend $600,000,000 for the construction and equipment of 126 miles of new and additional rapid transit lines as compared with the 32½ miles of new rapid transit lines proposed by the State Transit Commission.

"We will have nothing to do with the worthless transit properties which the State Transit Commission insists that the city shall buy for no less than $350,000,000.

"Not only does the City Administration intend to develop the city in all boroughs through the construction of new rapid transit lines, municipally owned and operated, but it intends to put into operation a comprehensive bus system at an expenditure of $25,000,000 to tie up with these new subway routes as well as with existing lines.

"With a Legislature responsive to the people is elected this Fall and genuinely representative public officials installed at Albany, the City of New York will obtain legislation necessary to enable it to begin the immediate operation of motor buses in connection with new subway lines and the operation of a complete city-wide and city-owned bus system, the transportation problem in New York City will be solved for generations to come.

"If a State Administration is placed in office at Albany as hostile to your local elected public officials as the present one has been, then the immediate extensions of the city subway system may be adversely affected and seriously impeded.

"I hope that the election proves a referendum on this question: Whether the people or the traction ring shall rule New York City and on the question of whether Transportation Junk McAneny and the up-State corporation controlled Republican Legislature can forever prevent the City of New York from having the kind of transit service to which the people are entitled and for which they are willing to pay.

"If you want the traction ring to rule the city you should vote for Mr. McAneny's political sponsor, Governor Miller.

"If you want a voice in ruling the city yourselves, you should stand behind your local elected public officials and vote against Governor Miller and the traction ring."

Attacks Governor Miller.

The Mayor said that Governor Miller had been quoted as saying he was "tired of hearing of the troubles and cares of the workingman."

"Undoubtedly, he was correctly reported," the Mayor added, "for we look in vain for any sincere endeavor on the part of the Government at Albany during the last two years to relieve the pressure on the home, either through a reduction in the prices of the necessities of life or in the provision of safeguards for workers.

"Governor Miller, by long training, by set habits of mind and long association with monopolistic interests, cannot be wearied with the rightful demands of the masses for a little humanity in government.

"He has attacked the men who are the leaders of the plain everyday citizens, who constitute the bone and sinew of this Government.

"He believes that the average citizen is not fit to be trusted with the Government and that he must be both guided and governed by those in corporate circles.

"He insists that the people are safe only under a paternal form of government and their interests can be protected only by the agents of the public utility and monopolistic corporations.

"In a word, he believes in the control of the masses by the classes—a doctrine to which I am sure no red-blooded, right-thinking American, regardless of political affiliations, will subscribe."

Other speeches were made by Samuel Dribben, candidate for member of the Assembly in the Twenty-third District; Royal H. Weller, Democratic candidate for Congress, and Murray Hulbert, President of the Board of Aldermen.

Comes Out for Smith in Brooklyn.

Mayor Hylan was enthusiastically received by an audience that packed Arcadia Hall, 918 Halsey Street, Brooklyn, last night, when he made a speech, coming out unqualifiedly in support of the election of "Al" Smith for Governor.

Borough President Edward Riegelmann presided and Controller Charles N. Craig, who spoke before the Mayor was heard, attacked the administration of Governor Miller and urged the election of former Governor Smith.

The Mayor expressed regret that an increase in salaries of some deserving city employes was impossible because of mandatory legislation, and then made a strong plea for the election of the Democratic candidates for Supreme Court Justices in the district in which the meeting was held.

"I have been vilified by my enemies, and the subsidized press, because I would not do their bidding," said the Mayor, who added that he would not mind the attacks on himself, but that spurious attacks had been made on his wife by 'these curs.'

"I can take care of myself," he said, "but the time has come for the women to rise up and throw these men out of office."

Craig Attacks Miller.

Controller Craig attacked the Miller Administration and accused the Governor of falsifying State figures in claiming to have brought about economy in the State Administration.

"The claims of the Miller Administration for economy," said the speaker, "are not only without foundation, but there is a single transaction in the sale of State bonds in June, 1921, that cost the taxpayers of the State $32,000,000 of utterly improvident and reckless expenditure, not one penny of which shares in the benefit of the people of the State of New York.

"Governor Miller has shown himself an adept at every point in furthering the ends of the public utilities, corporations and special interests at the expense of the general public. His efforts in these directions have not been crowned with success, but he seeks re-election in order to complete the task now unfinished.

"His re-election depends entirely upon the people of New York City. The Governor bases his claim for re-election upon an alleged economy in the administration of the State Government, the chief feature of which was his declaration that he has reduced the State tax This is not true."

ROW AT COHALAN MEETING.

Streamers Torn From Side of a Truck on the East Side.

While speaking from a motor truck in behalf of Surrogate John P. Cohalan, seeking re-election on an independent ticket, James P. Mennis, an attorney of 45 Wall Street, became the centre of a hostile demonstration at Twenty-first Street and Second Avenue about 9 o'clock last night. In the course of the disturbance the streamers, bearing the inscription, "Murphy and Koenig say Cohalan must go," were torn from the sides of the truck.

The disturbance was precipitated by a woman who stuck her head from the window of her flat while Mennis was speaking to ask what Cohalan had done for Ireland.

At the close of the meeting a man in the crowd, who described himself as a former Assistant District Attorney, stepped forward, shook the hands of the two stump speakers and avowed his intention to vote for Cohalan because of the rudeness with which the Cohalan speakers had been treated. He attached significance to the fact that the demonstration occurred about a block away from the Anawanda Club, a Tammany organization.

COHALAN WORKER BEATEN.

Attacked by Thugs While Distributing Literature.

Five unidentified thugs set upon, beat and kicked Bernard Taggart of 331 Third Avenue, a roofer, while he was engaged in distributing Cohalan literature outside of Public School No. 116, at 215 East Thirty-second Street, in the Twelfth Assembly District, where a Tammany political meeting was in progress, last night, according to a report sent out by the Cohalan headquarters.

Taggart, according to the report, complained to a patrolman near the scene, who replied:

"Well, you had no right to be distributing literature."

Friends interfered after Taggart had been beaten, and took him to his home, his literature, meanwhile, having been scattered to the four winds by his assailants.

Dr. William Richyer of 221 East Nineteenth Street attended Taggart at his home for lacerations and contusions of the body. No arrest was made.

Beekman Street Hospital Drive.

Subscriptions amounting to more than $24,000 were announced yesterday at the report luncheon of the Beekman Street Hospital Reorganization Fund. The various trade committees are now organized, and Charles H. Sabin, Campaign Chairman, requested the teams to use every effort to bring in the full amount of their quotas at the next luncheon on Monday.

Arson Ring in Canada Charges $300 a Fire

MONTREAL, Oct. 26.—Discovery of the existence of a ring in Montreal and Toron

LITTLE CELT WINS ARDSLEY HANDICAP

McNaughton Colt Beats High-Class Field in Record Time for Empire City Fixture.

DISQUALIFY STELLA MARIS

Stewards Act Because of Interference—Mawrcoron Annexes the Hastings Purse.

Stanley McNaughton's Little Celt made a runaway race of the fourth renewal of the Ardsley Handicap, the stellar attraction of a windy afternoon's entertainment at Empire City yesterday. The fine son of Celt gave the best exhibition of his brief turf career to date, for he not only disposed with ridiculous ease of a quartet of highly esteemed two-year-olds, but covered the route of nearly six furlongs in the excellent time of 1:08 4-5, within a second of the course record set by Old Koenig four years ago. War Pennant's record for the fixture, 1:09 3-5, made in 1918, was cut by four-fifths of a second.

From the instant that Starter Cassidy sprang the barrier there was nothing to the race but a speed demonstration by Little Celt. The chestnut youngster was away winging and opened up a gap of more than five lengths after swinging out of the back stretch, with Stella Maris running nearest to the pace, and the other three starters bunched two lengths further back. Rounding the stretch turn Lyke brought J. E. Madden's Best Love up and disposed of the fading Stella Maris. His pursuit at the leader was wholly futile, and Little Celt won eased up by four lengths. Best Love had no trouble in taking the place and R. L. Gerry's William Tell closed gamely to get into the money.

Little Celt's victory was worth $6,610 to his owner. The McNaughton colt and Best Love were equal favorites at 2 to 1 and take your pick as the field paraded. William Tell and Aladdin, which was added by Sam Hildreth, also found support.

In the Butterfly Purse, which closed the card, James Butler's Stella Maris was first to pass the judges at the finish line, but was disqualified, and August Belmont's Beatitude was moved up into the winner's post. This gave the favorite, the Rancocas Stable's Masqueraded, the place, and J. E. Madden's Fay Dear the show money. Belle, riding Stella Maris, interfered with Mormaw and Panache a furlong from the wire and cut in on Masuppa at the sixteenth pole. The boy was not punished, as his offenses were deemed involuntary.

Mawrcoron Finally Stays.

Mawrcoron, the three-year-old recently transferred from Benjamin Block's string to that of A. V. Thomas's, annexed the major honors in the Hastings Purse, a test at a mile and seventy yards, which launched the afternoon's sport. W. Dugan's Leghorn and G. P. Fuller's Old Sunnyland finished second and third in that order.

The victory of the son of Bryn Mawr was cheered only by the layers of odds, for very few dollars were risked on his chances because of the fact that he has been in the habit of folding up at the end of six furlongs. This time he fooled everybody concerned by showing the way throughout the contest, although, after turning into the stretch with a lead of nearly two lengths McCoy had to ride him out sharply to beat Leghorn a short head. The latter finished with a determined rush down the straightaway and would have won with a little farther to go. Sunnyland came with courage at the close also to take the show money.

Mawrcoron went to the post at 15 to 1, after opening at 12 to 1. Leghorn and Lucky Antoine were equal favorites at 4 to 1.

The Eureka Purse, in which four two-year-olds and as many three-year olds met in a sprint over the abbreviated six-furlong course, resulted in an easy victory for John E. Madden's youngster, Heremon. A three-year-old, James Butler's Stone Jug, captured the place and Jacqueline Julian, James McManus's infant racer, took the rest of the purse.

Heremon Is Strong Favorite.

Stone Jug went out to make the pace with the rise of the barrier. Tapin rated Heremon, which was the public choice at almost prohibitive odds, back of the leader until the far turn was passed and then let the colt down, whereupon he galloped over Stone Jug and opened up a long gap. At the close the chestnut son of Ultimus was eased up to beat Stone Jug by four lengths. The Butler entrant was as easily second best to Marshall Cassidy's Castleisle, a starter and a son of the starter, was knocked insensible by Turbulent's flying hoof before the race, but recovered quickly and was at his post for the following race.

After distressing his followers mentally and financially by riding five successive losers, Earl Sande raised a peal of joy in the stands by putting Sud Fisher's Muskadinge across in the Hillsdale Selling Handicap. The star jockey kept his mount in front almost from the start of the short six-furlong trip, but had to work his passage at the close to withstand the impetuous spurt of Mrs. T. C. Webber's veteran campaigner, Wynnewood, and win by a neck. Three lengths back H. M. Howard's St. Allan nosed Arrow of Gold out of the money. The winner was favorite at 6 to 5, but Arrow of Gold was heavily played at odds only a trifle longer.

The summaries:

FIRST RACE.

The Hastings Selling Purse, for three-year-olds and upward; purse $1,000. One mile and seventy yards.

Horse.	Wt.	Jockey.	Odds.	Fin.
Mawrcoron	103	McCoy	15-1	1h
Leghorn	108	Rice	4-1	2½
Sunnyland	114	Martz	6-1	3½
Nightboat	110	Sande	6-5	4
Lucky Antoine	103½	Thomas	4-1	5
Sandman	107	Dillon	20-1	6
Sandland Yet	110	Merimee	20-1	7
The Ball Cat	107	Carroll	10-1	8
M. J. Noonan	111	Nolan	15-1	9
Elsie	107	Castello	12-1	10

Time—1:46 2-5.

Start good; won driving; place same. Mawrcoron, ch. c. 4, by Bryn Mawr—Coreopsis, owned by A. V. Thomas and trained by J. O'Brien.

SECOND RACE.

For maidens two or three years old; allowances; purse $1,000. About six furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
Heremon	105	Tapin	7-1	1½
Stone Jug	110	McAtee	10-1	2d
Jacqueline Julian	110	Rice	15-1	3d
Al Asad	110	Sande	2-1	4
Caldonia	110	Thomas	15-1	5
Turbulent	97	Merimee	15-1	6
Violet Rose	110	Smith	30-1	7
Trash	110	Collins	60-1	8

Time—1:10.

Start good; won eased up; place easily. Heremon, ch. c. 2, by Ultimus—Ollie Bald; owned by J. E. Madden and trained by F. M. Taylor.

THIRD RACE.

The Hillsdale Selling Handicap, for all ages; $1,000 added. About six furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
Muskadinge	112	Sande	2-1	1h
Wynnewood	101	Thomas	6-1	2h
St. Allan	107	Rice	6-1	3h
Arrow of Gold	109	Keates	5-4	4

Time—1:10.

Start good; won driving; place same. Muskadinge, ch. c. 4, by Rock Sand—Lady Angler, owned by Sud Fisher and trained by A. B. Gordon.

FOURTH RACE.

The Ardsley Handicap, for two-year-olds; $1,000 added. About six furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
Little Celt	115	Tapin	2-1	1h
Best Love	118	Lyke	2-1	2½
William Tell	115	Keates	4-1	3d
Blanc Bleu	108	Martinez	15-1	4
Aladdin	115	Sande	6-1	5

*Added starter. Time—1:08 4-5.

Start good; won eased up; place easily. Little Celt, ch. c. 2, by Celt—Little Flower, owned and trained by S. McNaughton.

FIFTH RACE.

The Oakdale Claiming Purse, for three-year-olds and upward; conditions; purse $1,040. One mile and a sixteenth.

Horse.	Wt.	Jockey.	Odds.	Fin.
Care Free	111	E. Klumpp	7-1	1h
Star Court	112	Bell	15-1	2h
Ethel	112	Mooney	15-1	3½
Lord Herbert	111	Carroll	4-1	4
Witchwork	109	Cartone	20-1	5
Rescuit	108	Morris	15-1	6
Jimmie	108	Phillips	4-1	7
Polly Wade	107	Singer	20-1	8
Ruban Rouge	102	McCoy	40-1	9
Regal Lodge	106	Thomas	20-1	10
Hirsh	114	Sande	7-1	11

Time—1:50.

Start good; won driving; place same. Care Free, ch. m., 4, by Celtic—Domino Noire, owned by J. A. Harper and trained by J. H. McDonald.

SIXTH RACE.

The Butterfly Purse, for maidens two years old; allowances; purse $1,040. Five furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
*Stella Maris	112	Bell	7-1	1½
Beatitude	112	McAtee	5-1	2d
Masquerade	112	Sande	6-5	1d
Fay Dear	112	Lyke	7-1	4
Francette	112	Thomas	10-1	5
Miss Lassie	111	Nolan	100-1	6
Gertrudah	112	Collins	100-1	7
Maremma	112½	Robinson	6-1	8
Quarrel	112	Taplin	10-1	9
Ruth Watts	112	Martinez	40-1	10
Tidratelle	112	Rice	30-1	11
Ella C.	112½	Miller	100-1	12

*Disqualified for foul. †Belmont entry. ‡Whitney entry.

Time—1:02.

Start good; won driving; place same. Stella Maris, ch. f., by Pebbles—Turf Star; owned by James Butler and trained by J. Johnson.

Weather clear; track fast.

JENNINGS SHATTERS FOUR AUTO RECORDS

Breaks Oldfield's Dirt Track Marks at 5, 10, 15 and 20 Miles in St. Louis.

ST. LOUIS, Oct. 26.—(Associated Press)—The five, ten, fifteen and twenty mile dirt track automobile records established by Barney Oldfield were broken here today by Richard N. Jennings of Pittsburgh, Pa., accompanied by Louis Chevrolet.

The trials were made on the Maxwelton track here, the same track on which Oldfield established his records on Aug. 9, 1917. Jennings's fastest mile was negotiated in 43 seconds.

Jennings covered the five miles in 3:45, as against Oldfield's 3:53.6; ten miles in 7:32.1 as against 7:56.8; fifteen in 11:21.5 as against 12:00.9, and twenty in 15:21.1 as against 15:52.2.

Three timers, including George Sisler, star of the St. Louis American League baseball team, stated they would submit affidavits to the American Automobile Speedway Association attesting to the accuracy of the time.

AMHERST TEAM GOES WEST.

Squad of 25 Leaves for Football Game With Oberlin.

AMHERST, Mass., Oct. 26.—Coach McLaughry and a squad of twenty-five men, with a few student rooters, left today for Oberlin, Ohio, where the Amherst College eleven will play Oberlin on Saturday. It will be Amherst's first intersectional football contest, and it is expected that hundreds of alumni from all parts of the West will be spectators.

LATONIA RESULTS.

FIRST RACE—For four-year-olds and upward; claiming; purse $1,400. Six furlongs. Last One, 101 pounds (Corcoran), $5.40, $3.10, $2.80, first; May Bodine, 105 (Owens), $3.70, second; Tableau d'Honneur, 101 (Ralls), 90 third. Time—1:12 4-5. Mahony, Golden Flash, Uncle Hart, Plus Ultra, Bag Pardon and Buell also ran.

SECOND RACE—For two-year-old maiden colts and geldings; purse $1,400. Six furlongs. Wonder Bell, 112 pounds (Owens), $52.40, $19.00, $6.70, first; Spinball, 112 (Howard), $21.40, $7.70, second; *Body Guard, 112 (Lilly), $3.30, third. Time—1:14 4-5. Nichol, Sam Lorch, Billy Bern, Gay Deceiver, Green Spring, *Brunell, **White Boots, Freeholder and **Leontes also ran.

*Olds and Hunt Stock Farm entry. **Field.

THIRD RACE—For three-year-olds and upward; claiming; purse $1,400. One mile and seventy yards. Buddie Kean, 114 pounds (E. Pool), $3.70, $2.50, $2.80, first; Walnut Hall, 106 (Doman), $7.60, $4.50, second; Claymore, 104 (Gregory), $3.80, third. Time—1:44. Tony Beau, Pinnastle, Twinkle Blue, *Mysterious Girl, *Sermont, Crest-wood Boy, *Light Wine, A. N. Akin and Virgo also ran.

*Field.

FOURTH RACE—Claiming handicap; for three-year-olds and upward; purse $1,700. One mile and an eighth. Lady Aster, 102 pounds (Owens), $5.70, $3.50, $2.60, first; Belgarde, 104 (W. Pool), $19, $7.20, second; Radio, 106 (E. Pool), $3.40, third. Time—1:53 1-5. Jozsett, Mortimer, Rumford, Gorge, Crystal Ford, Woodtrap and Humphrey also ran.

FIFTH RACE—The Eagle Creek Purse; for three-year-olds and upward; purse $1,600. Six furlongs. Superbum, 101 pounds (Heupel), $10.40, $2.80, $2.50, first; American Ace, 110 (Owens), $2.80, $2.30, second; Pegasus, 107 (Scobie), $3.80, third. Time—1:11 4-5. Jessie Bowers, Builder Drummond, Jack Hare Jr. and Billy Brush also ran.

SIXTH RACE—For three-year-olds; claiming; purse $1,400. Six furlongs. Superbum, 101 pounds (Owens), $10.40, $2.80, $2.50, first; Chive, 106 (Smith), $11.80, $6.10, second; Leslie, 96 (Frank), $6.40, third. Time—1:13 2-5. Fighting Cock, Rencelaw, Pat and Take, Jupiter, Vesuvia, Mary Kingsclere, Blue Stone and Great Lady also ran.

SEVENTH RACE—For three-year-olds and upward; claiming; purse $1,500. One mile. Miss Petite, 100 pounds (Corcoran), $8.70, $3.20, $2.50, first; Marine Corps, 103 (W. Pool), $6.80, $2.90, second; Attaboy 2d, 108 (Kennedy), $3.70, third. Time—1:39. Green Gold, Prince Wells and Plans also ran.

Weather clear; track fast.

EMPIRE CITY ENTRIES.

FIRST RACE—The Tamarack Purse; for two-year-olds; selling; five and a half furlongs. Adventurer 106 pounds, The Colonel 106, Ben Wood 106, *Brother Pat 96, Peter Brown 106, O'Clery 110, Rock Salt 113, Driftwood 106, Homestretch 113, Runee 106, Edmea 107, Blue and Gold 110, Rossetie II. 106, Raffles 110, Berk 106.

SECOND RACE—The Beacon Light Purse (first division); claiming; for three-year-olds and upward; one mile and seventy yards. Yorkshire 105 pounds, St. Isidore 103, Privet 95, Rossellini 103, *Easy Jim 95, *Pastoral 93, Deep Sinker 108, Daniel 7. 106, *Mary Agnes 95, *Searchlight III. 108, Sinister 108, Herb Tip.

THIRD RACE—The Sumach Purse; for three-year-olds; selling; about six furlongs. The Parvisian 107 pounds, *Mary Agnes 95, Dr. Dodson 105, Cecil Time 107, The Admoner 116, Shaffer 106, *Valentine A. 97, Dr. T. H. Dabney 101, Last Effort 110, Be It Ever 107.

FOURTH RACE—The Eclipse Handicap; for four-year-olds and upward; one mile and seventy yards. Cirrus 110, Flash Rose 97, Moroleos 103, Flannel Shirt 118, Sistvercourt 115, Emotion 116, Modo 104, *Tangerine 96.

FIFTH RACE—The Beacon Light Purse (second division); claiming; for three-year-olds and upward; one mile and seventy yards. Chateaugay 108 pounds, Liberty Girl 115, *Tan Court 106, *Rimmon 112, *Transient 103, Sir Galahad II. 113, *Tarahedon 112, Compton, Esquire 108, *Malsa 107, Ballot Mark 113.

SIXTH RACE—The Marigold Purse; for two-year-olds; five and a half furlongs. Shamrock 118 pounds, Right 118, Panther 151, Egg Pie 115, Chicks and Chimes 108.

*Five pounds allowance claimed.

Weather clear; track fast.

TILDEN IS BEYOND INFECTION DANGER

Surgeon Unable to Say, However, Whether Tennis Champion's Finger Will Stiffen.

Special to The New York Times.

PHILADELPHIA, Oct. 26.—William T. Tilden 2d, national tennis champion, whose right middle finger was lanced yesterday at the Germantown Hospital by Dr. W. B. Swartley of this city to prevent infection, was reported out of danger of infection by the bulletin issued at the hospital tonight.

No opinion was advanced by Dr. Swartley tonight as to whether the finger would stiffen or not. It is feared by some of Tilden's friends that the finger will stiffen and thus put an end to the career on the tennis courts, at least so far as being a ranking star is concerned.

Tilden declared tonight that he intended going to a football game tomorrow afternoon no matter what inconvenience he would suffer by doing so. Dr. Swartley, however, said that owing to the pain and annoyance experienced by Tilden prior to the operation and the consequence of loss of sleep it would be some days yet before he would be permitted to leave the hospital.

CANNEFAX PLAYS TODAY.

Will Meet Lopez in Three-Cushion Billiard League Games.

Two games in the Inter-State Three-Cushion Billiard League will be played at the Strand Billiard Academy this afternoon and evening. The contestants will be Bob Cannefax, former world's champion, who will represent the Strand in the tournament, and Frank Lopez, representing Cleveland. Fifty points will be played afternoon and evening.

BILLIARD RESULTS.

Ed Singer, a ten-handicapped player, was the winner of the three-cushion rapid-fire billiard tourney at the Strand Billiard Academy yesterday afternoon. Tony Rossi, playing at 19, was second and L. Wood, playing at 18, was third. John Clearwater, scratch player, eliminated himself by losing his second game.

Both Willie Hoppe and Welker Cochran playing exhibitions at the Hoppe-Peterson Billiard Club yesterday averaged 100 in 800-point games. In the afternoon Cochran played Tadao Suganuma, the 19-year-old Japanese star, and the American won by a score of 800 to 30, running the game out in three innings. Cochran made a run of 384 on a first turn at the table, followed this with 31 and went out with 6. Hoppe defeated J. Weiner, 800 to 28, running out the game in the third inning with an unfinished cluster of 272. The former champion made 4 points in his first inning and 24 in his second.

Playing in the handicap three-cushion tournament at John Doyle's Academy last night Frank McAllister defeated Joseph Clancy, 85 to 53. Clancy was playing for 8 points and McAllister for 17. In the pocket billiard tourney at the same place Frank Barnes defeated John Hampton, 65 to 50. In the English billiard tournament James Black defeated Fred Reycroft, 250 to 246.

Showing excellent form, Joseph Neustadt defeated Charles J. Steinbugler in the special 18.2 balkline billiard tournament for Class C players at Lawlor Brother's Academy in Brooklyn last night. The score was 150 to 94, and the winner averaged 4 14-24. He made a high run of 23. Steinbugler's average was 2 23-25, and his best run was a cluster of 10.

While practicing at Maurice Daly's Academy against Ben Saylor yesterday morning Jake Schaefer, the world's champion, made a run of 800 from the spot without missing. In the afternoon Conti ran 402 from the spot.

Jake Schaefer, world's champion billiardist, showed excellent form yesterday in the first two blocks of his match with Ben Saylor at the National Recreation Academy, Brooklyn. He defeated Saylor in the afternoon by 400 to 62 and in the evening by 400 to 50. The champion finished his afternoon block in eight innings, averaging 50, and took seven innings to run out his string in the evening. The complete score for the day was 800 to 112, and the match will be completed with two more blocks this afternoon and tonight. Schaefer's grand average was 53 5-15. His play was more remarkable for its consistency than for sensational shots.

Pasquale Natalie and James Maturo were the winners in the continuation of the Eastern professional championship pocket billiard tournament at the Fourteenth Street Academy yesterday. In the afternoon Natalie defeated Dan Denny by a score of 125 to 82, the winner making a high run of 44 and the latter 21. In the evening Maturo won from Lew Brill, 125 to 115, Maturo's high run was 48 and Brill's 21. Today Brill will play Charles Gregan and Charles Clark will meet Denny.

The first games in New York of the National Championship Inter-State Three Cushion Billiard League for the world's championship were played at Thum's Academy yesterday. In the afternoon game George Moore, representing New York, defeated Frank Lopez of Cleveland by the score of 50 to 41. In the fourteenth inning the score was 40 to 8 in Lopez's favor and through good playing Moore tied the score in the twenty-ninth inning. Moore made three high runs of 9 and Lopez's best inning was 5. Moore scored his winning point in the seventy-second inning. Lopez turned the tables in the evening and won in 84 innings. The score was 50 to 42. The winner's high run was 7 and Moore's best effort netted him 6.

LAUREL ENTRIES.

FIRST RACE—Purse $1,800; for maiden two-year-olds; six furlongs. Woodflower 112 pounds, Scarlet Butler, Sylvan Spring, Pettifogger, Wilkes-Barre 110 each.

SECOND RACE—Purse $1,800; claiming; for three-year-olds; one mile. *Jacquetta 97 pounds; Diamond, *Paul Minor 103 each, Teodine 107, Tom Cassidy 110, Colonel Forester 108, Jimmie B 105, Bullet 107, Miss Hillsdale 110 each, *Gazinta 102, *Radical 108, Zemnito 107, Dix Bolling, *Run Fix 110 each. Also eligible: *Welcome Stranger 100, Diasstute, Pulen, *John Morrill 108 each.

THIRD RACE—Purse $1,800; for two-year-olds; five and a half furlongs. Rest of Me 108 pounds, Swivel 104, Belle of Blue Ridge 106, Hillsdale 107, Blue Girl 118, The Girl 106, True Flier 106, *Lady Myra 109, Ferguieene 112, Roag 103, Set the Pace 104, Elizabeth Bean 106, Vandenburg 115, Hillsdowne 104, Swordmaster, W. V. Kramer entry.

FOURTH RACE—Purse $1,800; for three-year-olds and upward; one mile. Maryland Belle 108 pounds, Chinaman 110, Dupont 116, Miss Pocomoke 108, Kellerman 108, Irish Miss 114, Colonade 108, Duke John 114.

FIFTH RACE—Purse $1,800; claiming handicap; for three-year-olds and upward; six furlongs. *Douglas 90 pounds, Fiesole 106, Frisk 110, Stella 104, Mira 102, Pennon Button 98, *Wrath 107, Hidden Jewel 105, Lacharata 11. 100, *Fifty Fifty 100, Sun Dial II. 111, Pride of India and Leonhares II., S. Laula and Lady Barry.

SIXTH RACE—Purse $1,800; claiming; for three-year-olds and upward; one mile and a furlong. *Molita Barnes 92 pounds, *Tribune, Hanagan 107, The War Jet, Flaxius 114, *Miss Nancy 104, Mountain Rose 111, *Belle Gardner 107, *Stella 97, Gallivant 114, *Wyanana, *Lad's Love 108 each, Little Kid 107, Dark Horse 113.

SEVENTH RACE—Purse $1,800; claiming; for three-year-olds and upward; one mile and sixteenth. *Fapalle 106 pounds, *Gustatious 100, *Dedicate, *Moss 109 each, Royallieu 114, The Clockmender 108, Fair Virginia 102, Requesting, *Rosary 105, Sir Wager, Nanki 114, *Mikado 108, Lady Dick 106, *Anniversary 108, Commander, Our Birthday 114 each. Also eligible, Retired Valor 114, King Belle 106, *Doctor Jim 100, Bernice 111, *Fred Allis 106 each.

*Apprentice allowance of five pounds claimed.

Weather clear; track fast.

JOE LYNCH BARRED FROM GARDEN RING

Bantamweight Champion Is Refused Permission to Meet Burman Next Month.

Joe Lynch, king of the bantamweights, has been temporarily barred from plying his trade in the Madison Square Garden ring. The State Boxing Commission yesterday ruled that Lynch would have to establish himself in good graces elsewhere before he would be permitted to make an appearance in the famous arena.

Lynch's debarment became known yesterday when Tex Rickard sought permission for a bout between the bantamweight champion and Joe Burman, of Sydney, to be staged as an attraction at the Garden either on Nov. 30 or Thanksgiving night. Commissioner Muldoon set his foot flatly down on the west elder, saying that Lynch could not appear in the Garden until he had wiped out the odium of his poor performance against Kid Wolfe of Cleveland some time ago.

"Since the Wolfe bout Lynch is no longer a Garden attraction," said Commissioner Muldoon. "He will have to box elsewhere and demonstrate his fitness before we will sanction a Garden bout with him as one of the principals."

There exists at the present time therefore the curious situation of a champion being refused permission to box in one of the leading rings of his own city and the ring in which he first won and then lost his title.

Eddie Mead, Lynch's manager, is now contemplating a Western trip for his ward. The champion is scheduled for a bout with Joey Sander in Milwaukee next month, and matches have also been offered him in Oklahoma City, Tulsa, Denver and Sioux City.

The Republic A. C., which has been operating at the Polo Grounds during the past season, yesterday signed a new contract for 1923, under the terms of which the club will be allowed to hold night shows. Matchmaker Tom O'Rourke announced yesterday that his club intends to hold popular-priced shows as well as championships at the Giants' plant next Summer.

FITZSIMMONS ON CARD.

Will Meet Friedman in Semi-Final at Garden Wednesday.

Eddie Fitzsimmons and Sailor Friedman of Chicago were matched yesterday to meet at the Garden in the semi-final of twelve rounds to the championship match between Jack Britton and Mickey Walker on Wednesday night. Matchmaker Frank Flournoy spent considerable time trying to get a good man to tackle Fitzsimmons, twenty boxers who were offered the bout declining. A wire was received from Chicago yesterday that Friedman would take on the job at 138 pounds.

Two other good bouts were arranged yesterday. Jimmy Goodrich fo Buffalo was signed to meet Red Cap Wilson in a six-rounder, and the four-round battle will bring together Johnny Gannon and Charlie Goodman.

Walker will start training in the Garden today with his sparring partners. Britton will also do his work at the Garden.

GANS TO BOX PALMER.

Excellent Program Is Arranged for Brooklyn Fistic Fans.

Panama Joe Gans and Andy Kid Palmer will clash in the star bout of twelve rounds at the Rink Sporting Club, Brooklyn, tonight. The semi-final of ten rounds will bring together Henry Mick and Gasper Schalfani. The principals in the two six-rounders will be Louis Guglielmini, former amateur star, against Patsy Flanagan, and August Ruiz against Willie Mack. In the four-rounder Irving Kid Gold will clash with Jimmy Gardner.

LATONIA ENTRIES.

FIRST RACE—Purse $1,400; claiming; for three-year-olds and upward; six furlongs. *Settle, *King Paul 102 pounds each, *Colonel Taylor, *Locarno, *Travesty 106 each, De Bonaro, Douglas 107 each, Blue Paradise 109, Bullion, Sir Lawnfall, Youneed 111 each, Sam Reh 116, Demos 107, Brunette Lady 108, *Top Most 102, Bojul 107, Promising Tom 111, *Herald 105.

SECOND RACE—Purse $1,600; maidens; for two-year-old fillies; six furlongs. Golden Billows, *Prestolite, Miss Lady, Lucara, Poke Bonnett, Miss Em, Fleeting, Little Ann, Theima K., Heatiluna, Jessie M., Miss Colorado, Royal Grass Maid, Purple and White, Fernandes, Valley of Dreams, Chaplet 112 pounds each.

THIRD RACE—Purse $1,400; claiming; for three-year-olds and upward; one mile and seventy yards. *Spilt Grass 90 pounds, McGee's Pink 97, Bill and Coo 97, *Duke of Wellington 99, Mary Maxim, Lady Frakes and Nelle Yorke 103 each, Wickford 104, Ollie Palmer 106, Frank McGee 104, Surmount 108, Susan 106, Hazel W. 98, *Forester 96, Tossed Sue 103, *Harlock 107, Jake Feld 101, *Harvest King 99.

FOURTH RACE—Purse $1,400; claiming; for three-year-olds; six furlongs. Imokade, *Fox, *Quanah 97 pounds each, Foul Weather, Spods 102 each, *Birdie G. 103, Salamander, *Inquisition 106 each, Gargatie 105, Warlord 107, Chief Pillar 110, Banker Brown 112, Royal Palm 108, Little Patsy 113, *Aviego 90, Glyn 108, Lugs 100, Grace E. 106.

FIFTH RACE—Purse $1,800; allowances; the Stonner Creek Purse; for two-year-olds; one mile. Triumph, Chittenango, Application 108 pounds each, Great Luck, Watchful Waiting, Bo McMillan 106 each, Oul Oul 109, Prince K. 112.

SIXTH RACE—Purse $1,600; claiming; for three-year-olds and upward; one mile and a sixteenth. Double Cross, 107 pounds each; Jarmel 114, Polly Ann 85, Rebuke 108, Jack 108 (Woodside), $4.80, $3.30, second; Cromwell, 111 (Glass), $6.20, third. Time—1:48 2-5. Dresden, Vitamin, Attorney, Bertha Ellis, *Miss Ann 106, Cautious 96, Jim Murray and Johnny Dundee also ran.

Weather clear; track fast.

LAUREL RESULTS.

FIRST RACE—For two-year-olds; maidens; claiming; purse $1,442; five and one-half furlongs. Knighthood, 115 pounds (Stirling), $17.80, $6.00, $5.10, first; Radiant, 112 (Rice), $8.10, $5.00, second; Sweet and Pretty, 107 (Smallwood), $8.20, third. Time 1:13 3-5. Papillon, Panasent, Old Mount, Huckleberry Finn, Brown Bells, Blue China, Buddugie, Confederacy, Armedes, Pikesville and Jolly Sailor also ran.

SECOND RACE—For three-year-olds and upward; claiming; purse $1,442; six furlongs. Kirah, 109 pounds (Callahan), $22.00, $6.80, $3.90, first; Rois, 108 (Smallwood), $3.80, $2.80, second; Hurdis, 97 (Thomas), $7.50, third. Time—1:14 1-5. Antiepeate, St. Quentin, Fleur, Zorro, Chief Marshall, Ultra Gold Mause, Some Baby, Cascorron, Silver Springs, Bodansky and Burlingame also ran.

THIRD RACE—For three-year-olds and upward; claiming; purse $1,941; one mile and a half. On Hoch, 103 pounds (Woodstock), $30.70, $10.10, $7.60, first; Moca, 96 (Martin), $5.80, $4.80, second; Jean of Arc, 106 (Smallwood), $4.10, third. Time—1:11 4-5. Mody, Forthat, Rouen, War Mask and Bar Coy also ran.

FOURTH RACE—For two-year-olds; purse $1,641; five and one-half furlongs. Hal Time, 109 pounds (Marinelli), $3.30, $2.60, $1.70, first; Carol, 113 (Peace), $2.50, $2.20, second; Sweetheart, 108 (Wallace), $3.20, third. Time—1:09. Monaraker, Brilliance, Sorgerth Arcon and Elizabeth Bean also ran.

FIFTH RACE—Handicap; for two-year-olds and upward; purse $2,141; one mile and seventy yards. On Watch, 126 pounds (Ambrose), $7.90, $4.90, $3.80, first; Gateway, 118 (Kummer), $6.10, $3.00, second; Paul Jones, 110 (Pence), $11.80, third. Time—1:45 3-5. Polly Ann, Rebuke and Jack also ran.

SIXTH RACE—For three-year-olds and upward; fillies and mares; purse $1,641; one mile. Thimble, 112 pounds (Keogh), $5.30, $3.10, $2.70, first; Pals, 105 (Callahan), $5.50, $2.70, second; Bronsella, 108 (Barnes), $3.20, third. Time—1:41 2-5. Big Jimmy, Misery, Roulette and Grace Mayer also ran.

SEVENTH RACE—For three-year-olds and upward; claiming; purse $1,441; one mile and a sixteenth. Double Cross, 107 pounds (Garner) $18.10, $5.50, $3.50, first; Jack (Woodside), $4.80, $3.30, second; Cromwell, 111 (Glass), $6.20, third. Time—1:48 2-5. Dresden, Vitamin, Attorney, Bertha Ellis, *Miss Ann 106, Cautious 96, Jim Murray and Johnny Dundee also ran.

Weather clear; track fast.

Notables Enter Their Horses For Washington Show Today

WASHINGTON, Oct. 26.—Notables in the horse world sponsored and in some cases ridden by notables in governmental affairs have been entered in a horse show to be held here tomorrow. The entries include Harbet, President Harding's riding horse, and Jeff, the favorite mount of General Pershing. Three other horses owned by General Pershing—Prominent Tom, Princess and Daddy—will compete, while Major Gen. Harbord, Acting Secretary of War, will ride his own horse, Geylark, and Major Gen. Holbrook, chief of cavalry, will put his horse, Dragoon, through the paces. The Military Attachés of the British, French and Italian embassies will act as judges.

COLUMBIA STAR IS DECLARED ELIGIBLE

Frank Canapary, Captain of 1919 Eleven, May Play Against Williams Tomorrow.

Frank Canapary, star halfback at Columbia two years ago, was declared eligible to play football yesterday by the Registrar of the university. He practiced with the team yesterday, and Coach Frank J. O'Neill said that he might play in part of the Williams game to-morrow.

Three years ago Canapary was captain of the Columbia eleven, but in midseason he was ousted from the squad by Fred Dawson, then head coach. This expulsion of the player caused a sensation on Morningside Heights, but Dawson was upheld by the university authorities and Canapary did not play again that year. He was charged with insubordination in that he protested too strongly to the coach when he was taken out of the game.

The next year, when O'Neill became head coach, Canapary was speedily restored to good standing and he was one of the stars of the backfield that season. A shifty runner, fast and elusive, he was one of the bright luminaries of the team, and his fighting spirit made him almost invaluable. He quit college at the end of the term, but as he had played only two years on the varsity he was still eligible. He entered the School of Business last September, and yesterday he was officially declared eligible.

Just where Canapary will be placed in the Columbia backfield is an open question. At one time he was used successfully as a quarterback, and it is possible that O'Neill will groom him as a successor to Bob Burtt, the present field general. Burtt's strategy this year has been frequently criticised. Roderick, Captain Koppisch and Gehrig will be hard to supplant in the backfield. The first two are permanent fixtures, and Gehrig, it is believed, will be retained.

Baker Field was closed again yesterday to everybody but players, coaches and managers. The workout was strictly secret. Following the new established custom Coach O'Neill gave the news out after the practice. His revelations yesterday were confined to the fact that the varsity first ran through a long signal drill and that afterward the line had a session in blocking and tackling the dummy being used in the latter drill. No scrimmaging was ordered because of the nearness of the Williams game.

GREENLEAF DEFEATS ALLEN BY 158 TO 90

Pocket Billiard Champion Wins First Block of Title Match in Philadelphia.

Special to The New York Times.

PHILADELPHIA, Pa., Oct. 26.—Ralph Greenleaf, world's pocket billiard champion, tonight defeated Bennie Allen of Kansas City in the first block of a 450-point challenge match, 158 to 90. The match played in the new Hudson Billiard Parlors was watched by more than 500 appreciative fans of the cue.

Greenleaf, Grass Maid, continues to shoot in the somewhat indifferent manner which characterized his play last night, should retain his title with little difficulty. Allen has met defeat so many times at his hands that the contest no longer thrills.

Between the playing of the boyish, highly temperamental champion and that of the mature, slightly bald Allen is the difference that exists between sunlight and darkness. The youth wields a cue of ease and precision, the man one of studied care and at times uncertainty.

Competing with an ex-champion whom he has defeated on a number of occasions, Greenleaf permits himself moments of relaxation, times when he may make attempts that would be foolhardy with an opponent who he really feared. Allen played too too careful game. He realized the danger of giving Greenleaf an opening and slowed up his own work in an effort to preclude them.

In the next to the last inning Greenleaf had clicked off ten balls, amassing a grand total of 148. Until this time Allen had pocketed only 66, giving Greenleaf a lead of 80 points. In making his next shot Greenleaf potted his cue ball before the seven ball and called "three." The ball disappeared into a pocket.

Allen called the attention of Morris Fink, referee, to the fact that Greenleaf had pocketed the dark red instead of the bright red ball which he had called. Greenleaf then came to the referee, who stormed for a moment, informed his father, who watched the match, of the injustice of the act, explained it in detail to his wife and then gave himself up to pouting.

In the next inning Allen ran off by giving him 90 instead of the 68 which would have been his total had Greenleaf paid attention to his game.

The score by innings:

Greenleaf—4 0 0 0 0 0 0 0 10 20 11 4 0 0 0 0 0 10 4 0 0 0 10. Total, 158; scratched, 1; net total, 158.

Allen—0 0 0 7 0 0 0 5 2 2 0 3 6 1 0 0 4 0 0 0 25 0 22. Total, 90; scratches, 3; net total, 90.

WILL MISS CAPTAIN TAYLOR.

N. Y. U. Will Be Minus Leader's Services Against R. I. State.

New York University will meet a worthy rival on Ohio Field Saturday afternoon when they face the Rhode Island State eleven. The New Englanders have won every game so far this season with the exception of their one-sided defeat by the Brown University team.

Coach Thorp yesterday sent his men through a short period at the tackling dummy and followed it up with an extended drill in dummy scrimmage. Coach Wylie's freshman aggregation held the varsity eleven to a touchdown, scored by Weatherdon, and a lucky field goal by Dorner. The heavy freshman line showed a strong defense.

Early in the afternoon Thorp put the varsity against the scrubs for a brief scrimmage. The scrubs used Rhode Island plays when the ball was in their possession. The first team directed most of its plays against their opponents' line.

Captain Taylor will be out of the game Saturday because of injuries received at South Field. His place at center will be taken by Rosenberg, who has had much experience at the position. Mayer, who was injured in the first few minutes of the Hobart game

FOOTBALL OFFICIALS SIDE WITH MORICE

Majority Agree He Took Right Course in Reversing Columbia-N. Y. U. Ruling.

MISTAKES ARE INFREQUENT

Few Errors Made in Handling Big Games—Task Calls for Physical and Mental Training.

By Associated Press.

The attention of football followers has, within the past few days, been focused upon the work of big game officials as the result of the reversed decision in the Columbia-New York University contest last Saturday. The average spectator, particularly the one without previous playing experience, knows little, if anything, regarding the duties and responsibilities of the four men who have charge of what is without doubt one of the hardest assignments in the catalogue of modern sport competition.

Wherever football authorities and enthusiasts have gathered during the past few evenings the conversation has been almost exclusively confined to the reversed ruling; its effect upon the game in question and other gridiron technicalities. Much of this discussion went over the head of the nonexpert. Those who injected remarks on the subject showed that they held little grasp upon the involved duties of the men who pass in final judgment on the plays.

It appears to be the general opinion among football officials that Referee Morice in the Columbia-N. Y. U. game did the right and manly thing in reversing his decision once he was convinced that he had made an error. The stand is taken regardless of the fact that forty-eight hours elapsed before such reversal was made public. As one prominent official put it: "What else was there for him to do? He realized that he had made a wrong decision and the only thing to do was to rectify it, once he was sure of all the facts."

Mistakes Are Rare.

Opinions began to vary after this point. Some held that Columbia won the game under the reversed ruling, while others took the stand that the referee's jurisdiction over the contest ended when he left the field at the close of the game. The theory of the latter faction was that N. Y. U. left the field a 7 to 6 victor and no amount of reversals at a later date could change the situation. The fact was stressed that eliminating or changing a play after the game ended deprived at least one team of an opportunity to shift its method of attack or defense, as the case might be, in subsequent plays.

While such situations are extremely rare in the history of football, the fact remains that officials in such intercollegiate contests work under responsibilities and strain seldom experienced by the arbiters in other prominent sports or games. This is particularly true of both the referee and umpire. They are obliged to follow the players to all parts of the field, frequently at top speed. This requires a physical condition little short of that attained by the actual contestants.

Job Calls for Study.

Bumps and bruises as the result of collisions with players are frequent. Recently an official was knocked senseless and had to be carried from the field. Some officials, who make a practice of diving into a scrimmage after a fumble, to ascertain the holder of the ball, wear football armor under their officiating suits.

Preparation for such duties involves not only physical conditioning but mental training as well. An official who has mastered all the rules, approved findings and decisions on trick plays, such as the shift in its various formations, must necessarily spend many nights in study and conference with other authorities. Rules and approved decisions also change frequently and new plays are constantly being originated requiring careful study and observation before it can be decided whether they are legal or illegal.

For their work they receive from $25 to $100 and expenses per game, according to the calibre of the contest. In the past, rulings that did not please one or the other team have led to the frank statement: "You'll never come back here again." Action by the Intercollegiate Rules Committee and the National Collegiate A. A., have rectified such situations.

It is surprising, however, in view of the excitement, stress of play and rushing about of twenty-two players that mistakes are not more frequent.

WESLEYAN IN GOOD SHAPE.

Football Squad to Leave Today for Game With Tufts.

Special to The New York Times.

MIDDLETOWN, Conn., Oct. 26.—Head Coach Fred Martin announced at the close of practice tonight that the Wesleyan team is in good shape with a fair chance of a victory Saturday over the unscored-upon Tufts eleven. Coach Martin and twenty-one men will leave here Friday afternoon for Boston, where the squad will spend the night at the Hotel Lenox.

There was no scrimmage this afternoon, but the varsity was put through a signal and passing drill and there was a short session with the dummy. There was also some getting down under punts. Fricke, Robison and Riday did the kicking. Robison will begin the game at quarterback and Newhall at fullback. Whether Riday and Howard will replace them, respectively, will depend upon how the game develops, says Coach Martin.

TO USE REGULAR LINE-UP.

Lafayette Stars Ready for Boston College Game Tomorrow.

Special to The New York Times.

EASTON, Pa., Oct. 26.—Lafayette College will send its strongest line-up against the Boston College eleven th's Saturday at Braves Field, Coach Dr. Sutherland announced at the conclusion of today's long signal drill on March Field behind closed gates. Coach Sutherland's statement dispelled all rumors that several of his stars would not start against Cavanaugh's men.

Today's practice is the last before Saturday's contest. Twenty-four players will leave here tomorrow morning with the coaching staff, stopping off in New York for several hours and then boarding a train that will reach Boston shortly before 6 o'clock.

NOTRE DAME FACES TEST.

Indiana Team to Meet Georgia Tech Minus Line Stars.

SOUTH BEND, Ind., Oct. 26.—The Notre Dame football squad, with Desch Maher and Lieb—three of its star linemen—absent due to injuries, left here this morning for Atlanta, where it will engage Georgia Tech in one of the most important games of its football season.

The game is creating widespread interest in this section, as it is expected to be the acid test for this year's Notre Dame eleven. Coach Rockne lost practically all of his regulars last year, and has molded the present team out of raw material. The team has not lost a game so far this season, but has not encountered opposition of the calibre expected from the Georgia aggregation.

Students Follow Lafayette Banner to Boston—On Foot

Special to The New York Times.

EASTON, Pa., Oct. 26.—Filled with ambition, if nothing else, twenty-five members of Lafayette College student body left here today to hike to Boston, where on Saturday the powerful Lafayette College football team meets Boston College on the Braves' Field gridiron. Several received "lifts" within the town limits, while the other less fortunates kept on plugging away. Tomorrow a fleet of flivvers and what-nots will leave at various hours, hoping that their relics will hold together until they reach Boston. The band also will depart tomorrow, so that virtually 200 of Lafayette's 900 student body will be at the game.

HARVARD IN LONG DRILL WITH SCRUBS

Buell Drop Kicks Fifteen Successive Goals From 20-Yard Line Against Wind.

Special to The New York Times.

CAMBRIDGE, Oct. 26.—Although there was no actual football played in the Harvard Stadium this afternoon, the varsity team as it possibly will be started against Dartmouth, put in a long dummy practice scrimmage session against both the scrubs and the first string substitutes. Several of the latter again were used on the regular line, as the absentees continued to include Clark, Hartley, Dunker, Chapin and Hubbard. That all these regulars took no part in the drill does not mean that Bob Fisher cannot use them on Saturday, but they have done absolutely no work since the Centre game and it is not likely that the coaches and the doctors will make the final decision on the varsity line-up until shortly before Saturday's game.

During the afternoon Captain Buell drop kicked fifteen successive goals from the 20-yard line against the wind.

Joe Hartley has discarded his crutches and was at the field this afternoon. He was still somewhat lame, but did a little warming up. His place at right end continued to be played by Holder, to whom the coaches gave quite a little attention. Percy Jenkins, who ordinarily is Fitts's substitute at left end, has been drilled to play either wing, and may possibly start in Holder's place. Kernan and Post both were in the first string line, and Anthony took Grew's place at left guard for a time. These were the only substitutions.

Greenough played right tackle throughout the drill. But Dunker, who is a little lame, is likely to be back in his place if he goes along all right in the signal drill tomorrow. Vin Chapin, who was hurt again slightly in Wednesday's practice, had the day off. Churchill was at halfback all day today, working with Buell, Owen and Gehrke. Hammond, Rouillard and Doherty all worked with the first substitute backfield string.

The scrubs used Dartmouth plays, but the Cambridge coaches expect the Hanover team will uncover something new in the way of an attack, and much effort has been put on the Crimson's rush line charge and the defensive use of hands. Both Pfaffman and Akers played quarter for the substitutes, Lee apparently having dropped out.

The freshmen today elected S. Nathaniel Howe, their left halfback. Captain of the 1925 team, Howe winning by one vote over Joe McGlone, last year's football leader at Exeter.

KILLEFER REAPPOINTED.

Will Manage the Chicago Cubs for Next Two Seasons.

CHICAGO, Oct. 26.—William Killefer of the Chicago Nationals tonight was reappointed manager of the Cubs for the seasons of 1923 and 1924, at the annual stockholders' meeting. Killefer came to the Cubs in the Winter of 1917 with his battery mate, Grover Alexander, for $50,000. After service in the army during the World War, Killefer returned to the club, succeeding John Evers as pilot, about the middle of the 1921 season.

The Directors expressed themselves as satisfied with the showing of the young pilot the past season, his club having finished in fifth place, despite the fact that it had been handicapped for some time because of players' injuries and illness.

This reappointment again gives the Cubs one of the youngest pilots in the majors, Killefer being only 34 years old. For the coming season he has a roster of forty players from which to select his club.

In addition to naming the manager, the Directors re-elected all the old officers, William Veeck being President-Treasurer; John O. Seys, Secretary, and William M. Walker, Vice President.

The Directors adopted a resolution expressing sympathy for Charles A. Comiskey, President of the Chicago White Sox, on the death of his wife.

FRANK FRISCH TO WED.

Giants' Second Baseman to Marry Miss Ada Lucy Nov. 8.

Frank Frisch, star second baseman of the Giants, and Miss Ada Lucy will be married on Wednesday, Nov. 8, it was learned yesterday. The couple have been engaged for the past year, but had kept the date of their wedding a secret. The ceremony will be performed at the Church of the Holy Nativity, 204th Street and Bainbridge Avenue. They will spend their honeymoon on a tour through the New England States before returning to make their home in this city.

MADRID TO HAVE BASEBALL.

Two Teams Are Formed—Will Play Regular Games.

MADRID, Oct. 26.—Two baseball teams, which will play regular games, have been formed in Madrid. The only game that ever has been played here was in 1903, when an American nine from the cruiser Niagara defeated a scratch nine of the Madrid Football Club.

200 TERRIERS ENTERED.

Breeders From All Sections Will Show Dogs at Waldorf-Astoria.

More than two hundred Boston terriers have been entered for the show of the Boston Terrier Club which begins today at the Waldorf-Astoria. Among the entries are dogs as far west as Oregon and California and one specimen from far away Northern Ontario.

The Boston terrier, which is one of the finest and handsomest of dogs ever produced, is strictly a product of America, and has been developed to a wonderful standard of perfection by breeders through sheer love of the beautiful little and game dog. By no means a toy dog, with all the good qualities of the terrier and the bulldog bred right into him without their faults, and with the beauty of his markings, and wonderful conformation, each annual event of the Boston Terrier Club of New York is looked forward to with eager interest by those interested in the breed.

The Boston Terrier specialty show will be marked by the judging of the dogs today, with the bitches being passed on tomorrow, while in the evening the highest award of the show—the best of the breed—will be awarded. Thomas F. Hunter, Jr., of Roxbury, Mass., will be the judge.

ELI'S CRIPPLES MAY PLAY AGAINST ARMY

Eddy, Joss and Miller All Return to Signal Drill—No Chance for O'Hearn.

Special to The New York Times.

NEW HAVEN, Conn., Oct. 26.—Head Coach Tad Jones of the Yale eleven said tonight that he believes that the Eli line-up against the Army Saturday will be exactly as forecasted when the team was reorganized Monday with the West Point contest directly in view.

Three slight setbacks have made the planned line-up conjectural. Mike Eddy's muscle bruise and a similar hurt which developed yesterday to Johnny Joss, together with a blackened eye which Lester Miller received, have caused Trainer John Mack to hesitate about advising the playing of this trio, who had been chosen for left end, left tackle and right tackle, respectively.

Today the outlook brightened and the coaches feel that all three will be fit and full of spice by Saturday. Eddy returned to the left wing for this afternoon's signal drill, his first appearance since the Williams incident. Joss was kept from even the signal drill until the last five minutes, and, although he limped slightly, has improved so much in two days that he expects to be sent against the Army. Miller, despite his slightly discolored optic, went through the dress rehearsal in his new position.

The condition of Charley O'Hearn, who has been looked upon as a slight possibility for a part of the Army fray, has not improved as rapidly as was expected, and Johnny Mack insisted tonight that there is not the slightest possibility of his lining up this week. He believes also that there is little hope that O'Hearn will be ready for use against Brown the following week-end. If the coaches are able, however, to depend upon their first-string field general for the Princeton and Harvard matches, they will regard his activities as highly successful for the season. His first reserve substitute, George Becker, today played his first football since his injury last month, giving the signals for one of the minor elevens. The coaches do not think that he will be able to play before the Maryland game Nov. 11.

This afternoon the coaches spent two hours with the first and second elevens. They expect to send almost the entire twenty-two players against West Point. Half the drill was devoted to dummy breaking through and shadow football and the remainder to signal work, followed by the usual kicking activity, Ted Wight, O'Hearn and Billy Neale lofting the oval for the ends and backs. Charley Rafferty, captain in 1903, today joined the coaches.

LEHIGH REGULARS FIT.

Hoffman and Mellinger Are Only Absentees From Practice.

BETHLEHEM, Pa., Oct. 26.—The final hard scrimmage before the game with Muhlenberg on Saturday was held by the Lehigh squad to-day. The regulars played better today than they had all week and made things a trifle hard for the Scrubs.

All the regulars were in the line-up, with the exception of Hoffman, guard, and Mellinger, quarterback. Both were in uniform, but neither is in condition to play, and it is thought that Hoffman will not be back in the game this season.

Henshen suffered an injury to his ankle yesterday and is being saved in order that he may start at quarter on Saturday. Lewin, the other quarterback, has returned after being out with an injured shoulder and may get a chance to get in to the General's position. Lewin is also a drop kicker and may get an opportunity to boot the ball over the cross bars on Saturday.

WEST VIRGINIA WEAKENED.

Mahrt and Davis Unable to Play Against Rutgers Tomorrow.

Special to The New York Times.

MORGANTOWN, W. Va., Oct. 26.—When the West Virginia eleven takes the field against Rutgers here Saturday afternoon it will be without the services of Mahrt, regular halfback, and Davis, varsity tackle, both of whom are still suffering from injuries received a week ago in the Washington and Lee game. Gus Ekberg, former halfback, who has been shifted to quarter, will probably run the team, with Simon taking Mahrt's place in the backfield.

At today's workout, the Mountaineers familiarized themselves with Rutger's play through a dummy scrimmage against the scrubs, and later worked an entirely new offense. Coach Spears has added a number of new plays to the team's list, and these will be used against Sanford's team.

SWIMMERS INCREASE LEAD.

Misses Bleibtrey and Freeman Far Ahead In Garden Race.

Miss Ethelda Bleibtrey and her partner, Miss Lucy Freeman, are making a runaway race of the women's six-day swimming contest, which is one of the features of the Physical Culture Show at Madison Square Garden. At the end of the fourth day Misses Bleibtrey and Freeman had a total of 740 laps to their credit, ninety-five more than their nearest competitors, Misses Nora Leahy and Josephine Fleming. The totals of the other five teams still in the race are as follows: Misses Stella Atchison and Catherine McElroy, 606; Misses Anna Landray and Eleanore McCaghren, 587; Misses Trixie Norris and Dorothy Little, 570; Misses Jerry and Grace Alvord, 540; Misses Helen Dresser and Elsie Brown, 491.

SOCCER SEASON TO OPEN.

Princeton Will Clash With Cornell at Ithaca Tomorrow.

Special to The New York Times.

PRINCETON, N. J., Oct. 26.—With the initial contest in the 1922 Intercollegiate Soccer League but two days off, the Princeton championship eleven put in an hour's strenuous workout here this afternoon. The Tiger booters open their season with Cornell at Ithaca. Coach Al Nies of Princeton predicts that the opener will be one of the hardest tussles his charges will have to encounter, as the big Red team is reported to be strong this year.

MAY CHANGE HOCKEY RULES

U. S. H. A. to Consider Recommendations at Meeting Tomorrow.

PITTSBURGH, Oct. 26.—Recommendations for important changes in the rules governing ice hockey are to be made at the annual meeting of the United States Hockey Association here Saturday. The changes to be considered include decreased restrictions on the play of the goal keeper, increased penalties for rough play and other violations, and modifications regarding defensive play. It is understood that there will be several sharp contests for places on the national executive committee.

Stecher to Arrive Today.

Joe Stecher, who will wrestle Charles Cutler at the Pioneer Sporting Club on Wednesday, yesterday wired the promoters of the bout that he expected to arrive here from his home in Fort Dodge, Neb., this afternoon. The other half of the double card will be provided by Nat Pendleton and Yusif Hussane. The matches will be to a finish, best two in three falls.

C. C. N. Y. Eleven to Play All Season Without a Captain

A football team without a captain is a rarity in the collegiate game. City College of New York, which is just starting football again this year, intends to go through the whole season without a captain. The reason given is that the majority of the men on the team are sophomores, and it is against Lavender tradition to elect any one but a senior to the captaincy of a varsity team. In the three games played so far this season a different acting captain has taken charge each time.

ARMY ELEVEN HAS ITS FINAL WORKOUT

Team In Excellent Shape for Yale Game—High Wind Disturbs Practice.

Special to The New York Times.

WEST POINT, N. Y., Oct. 26.—The Army football squad took its final gridiron practice today before lining up against Yale in the bowl at New Haven on Saturday. All the varsity men were in their places and a sharp signal and punting drill was held for half an hour. A high wind played havoc with the forward passing and kicking formations, but the fine spirits of the men and their excellent physical condition furnished a pleasing feature.

There was no announcement today of how the cadets will line up against the Elis, but the varsity went through its evolutions this afternoon with Garbisn at centre; Farwick and Captain Breidster, guards; Goodman and Mulligan, tackles; White and Meyers, ends; Smythe, quarterback; Timberlake and Dodd, halfbacks, and Wood, fullback.

It is thought that this line-up will face Yale at the kick-off. The squad will leave here for New Haven via New York at 7:40 tomorrow morning. They are due at Derby, Conn., at noon, where they will be quartered until game time on Saturday.

Thirty-eight players, under Head Coach Major Charles D. Daly, will make the trip. They will be accompanied by the staff of assistant coaches and handlers and will stay at the Hotel Clark in Derby. The corps of cadets will go to New Haven on Saturday morning.

C. C. N. Y. IN FINAL DRILL.

Will Leave Today for Geneva to Meet Hobart Eleven.

Coach Neville put the City College team through its final paces yesterday in preparation for tomorrow's game with Hobart at Geneva. The Lavender players will get no opportunity to do any work today, as the squad is scheduled to entrain for Geneva this afternoon. The varsity will probably be able to go through a short workout tomorrow morning upon their arrival in the upState town. Twenty men will be taken along, including "Truck" Moffey and Morty Brauer, both of whom have been on the sidelines for some time, due to injuries.

Practice yesterday was light, consisting chiefly of a drill in fundamentals, a signal drill and a short scrimmage.

MIDDIES HAVE FINAL WORKOUT FOR PENN

Leave for Philadelphia and Will Have Signal Drill at Franklin Field.

Special to The New York Times.

ANNAPOLIS, Md., Oct. 26.—Final preparations were made here this afternoon by Naval Academy team for the game in Philadelphia Saturday against the University of Pennsylvania. The football togs had been boxed for shipment to Philadelphia, and the Navy players ran through signals and formations in their white canvas working suits.

The squad, consisting of forty players, coaches and attendants, will leave Annapolis tomorrow morning, scheduled to arrive in Broad Street Station at noon. They will run through signals on Franklin Field tomorrow afternoon.

There is a general expectation here of a Navy victory, but those connected with the team would not forecast a margin of over one or two touchdowns. Others, however, look for a more decisive triumph. The teams of the two institutions have met in Philadelphia twice before. In 1914 Penn won, 13 to 6, and in the following year each team had scored seven points.

Several of the Varsity players, notably Comroy, Barchet, Cullen, Norris of the backs, and Carney and Lentz, the guards, are a little out of shape due to recent hard games. All can start if necessary, however, and it is probable that they will. The line, averaging 192 pounds, is the heaviest the Navy has ever had.

The six hundred members of the second class will make up the entire cheering section of the Academy. It was expected that the first class, about the same size, would also go, but a complication connected with the hazing situation has kept the first class men in Annapolis.

RUTGERS ON ITS WAY.

Eleven Completes Hard Week's Work for West Virginia Game.

Special to The New York Times.

NEW BRUNSWICK, N. J., Oct. 26.—Cheered by the entire student body and serenaded by the college band, Foster Sanford's Rutgers football squad left late this afternoon for West Virginia, where it will meet the Mountaineers in their annual battle on Saturday at Morgantown. Twenty-three players were taken, in addition to the complement of managers and trainers.

Rutgers, at today's practice, finished a strenuous week held behind guarded gates, during which hard scrimmages were engaged in and a new assortment of plays rehearsed. Rutgers has a two-year arrangement with West Virginia, similar to that with Lehigh, and last year gave the Mountaineers a decisive trimming on the local gridiron. The Rutgers squad was carried to Bound Brook in omnibuses this afternoon, where a special car on a through train awaited. The trek of the students began today, several groups of the cheering section going in automobiles.

Penn Girls Lose at Field Hockey.

PHILADELPHIA, Oct. 26.—Swarthmore College girls defeated University of Pennsylvania co-eds at field hockey here today by a score of 3 to 0. Miss Elizabeth Runk starred for the winners, shooting the first goal after dribbling the ball for thirty yards.

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$35.00 Top Coats, 24.50
$40.00 Top Coats, 29.50
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$50.00 Ulsters, 42.50
$37.50 Ulsterettes, 29.50
$42.50 Ulsterettes, 34.50
$48.50 Ulsterettes, 37.50

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Do not let constipation get the upper hand: do not neglect the mildest symptoms because constipation is only the forerunner of disease, premature old age, and many forms of child illness! Much sickness can be traced to constipation, which is one of the direct causes of such diseases as diabetes and Bright's. Fight constipation with Kellogg's Bran! We guarantee results if you eat at least two tablespoonfuls daily; in chronic cases, with each meal!

Kellogg's Bran is not only a permanent corrective for constipation, and a very delicious cereal, but it is one of nature's most valuable foods because of its richness in mineral salts. It stimulates brain and nerve cells in grown people, it aids children to become strong and robust! Kellogg's Bran will correct a pimply complexion and an obnoxious breath.

Kellogg's Bran is not only an unequaled health aid, but delightful as a cereal or sprinkled over your favorite cereal. Its nut-like favor is very appealing. You never ate such muffins or raisin bread or macaroons or countless other bakery batches as made with bran. Prove out Kellogg's Bran today. Buy it at all grocers!

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Friday and Saturday at 2:30
Public Sale of the
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OF ITALIAN, SPANISH AND ENGLISH FURNITURE, TAPESTRIES, BROCADES, VELVETS AND ART OBJECTS
TODAY and SATURDAY at 2:30
October 27th and 28th
At the Galleries of
AUGUSTUS W. CLARKE
42-44 East 58th Street
Between Madison and Park Aves.

WHAT HAPPENED AT PARIS?

Raymond B. Fosdick reviews Ray Stannard Baker's story of what happened at the peace conference in Paris, which for many months ran serially in The New York Times and is now published in three volumes.

Mr. Fosdick states: "It is a particularly appealing picture of President Wilson for which we are indebted to Mr. Baker."

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Special Race Train leaves Grand Central Terminal, Harlem Division, at 1:18 P. M. Regular trains to Mt. Vernon at 11:56, 12:30, 1:20, 2:35 P. M. Additional trains Sats. All trains stop at 125th St. Also reached via Lexington and Jerome Av. Subways, or West Farms Subway to Mott Ave., transferring to Jerome Ave. Subway, or via 5th and 8th Ave. "L" to Jerome Ave. Subway. Buses by trolley from WOODLAWN Station.
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WIND UP—AGAINST US?

PRINCETON ELEVEN GETS BIG SEND-OFF

Undergraduates Speed Team on Way to Chicago—Final Practice Is Held.

LINESMEN IN HARD DRILL

Coaches Rehearse Shifts and Counter-Shifts Carefully—Punters Get Good Distance.

Special to The New York Times.

PRINCETON, N. J., Oct. 26.—Over 1,000 Princeton undergraduates gathered this afternoon to give the football squad a rousing send-off as it departed for Chicago and perhaps the last intersectional football contest Princeton will participate in for some time to come. Cheers for each individual member of the squad were given, and the whole repertoire of Tiger battle cries and songs was run through by the cheer-leaders and students, accompanied by a twenty-piece undergraduate band.

Practice was held by the Orange and Black, beginning at 11:30 this morning. The squad worked out for an hour and a half, and everything except a scrimmage was given by the coaches, who have not been at all satisfied with the showing of the team in practice this week, or in the Maryland game last week.

Cleaves and Van Gerbig were punting with the wind about 55 to 60 yards, and were doing well against it. The backs were drilled in catching punts, and in getting down the field under them. While this was going on, the Tiger linesmen were receiving the benefit of the coaches' attention and criticism. The Tiger shifts were practiced time and again, and counter-shifts, to break up Chicago plays, were tried. Coaches Bigler, Wittmer and Roper devoted their time to the line in an effort to effect some improvement.

A long signal drill for the first two teams followed this preliminary work, and ended the morning's work. Every Princeton play which will be used against Chicago was rehearsed and some of the more intricate ones were run through slowly and in detail.

The first team lined up as follows: Ends, Grate and Tillson; tackles, Treat and Baker; guards, Dickenson and Snively; centre, Alford; quarter, Gorman; halfbacks, Crum and Emery; fullback, Cleaves.

In the second team backfield were Bergen, Beattie, Caldwell and Vangerbig.

Opinion on the Princeton campus is divided as to the outcome of the game. The Daily Princetonian has this to say regarding the new intersectional policy: "Intersectional football for Princeton will cease with Saturday's game at Stagg Field. The adoption of a ruling insuring against extended jaunts in the future was one of the wisest agreements ever reached by Yale, Harvard and Princeton. It is manifest that the expense and athletic furor attendant upon games far away from Princeton would be distinctly injurious to the peace on the campus and the health of athletics if occasioned annually. However much pleasure the games afforded the remote alumni, we hail the passing of cross-country rivalry as a mark of progress.

"The Tigers are fighting Chicago to the last man. They are determined to avenge the stinging defeat of last year when Coach Stagg's protégés came East and beat Princeton on its own field. The score of last year's game was 9 to 0. Although Princeton has lost many of its former stars, it has a team which possesses vast power. The National Alumni Association has called a meeting of Princeton men at Chicago and many old grads will see a Tiger team in action for the first time in many years."

AMATEUR-PRO GOLF TOURNEY ARRANGED

Best Ball Contest Will Be Held Over Pinehurst Course on Nov. 16 and 17.

The third annual amateur-professional best-ball tournament will be held under the auspices of the Pinehurst, N. C., Country Club on Nov. 16 and 17, according to an announcement received from Donald J. Ross, Secretary, yesterday. The event will be 72 holes of medal play, the best ball of each pair to count. Amateurs and professionals must arrange their own partners, not necessarily from the same club; $1,175 will be divided among the professional members of the leading five teams as follows: First prize, $500; second, $300; third, $200; fourth, $100; fifth, $75. Sterling trophies will be awarded to the leading amateurs.

The winners of the best-ball event when first held in 1920 were Thomas Armour and Lee Diegel, who led the field with a score of 279 for the 72 holes. Last year's winners were the Harmon brothers, Peter and Tommy, who had a score of 273.

A special trophy in the form of a tablet will be given to the leading pair entered from the same club. When the trophy has been won three times for any one club it will become its permanent possession. In 1920 the club trophy winners were the late Douglas Edgar and Perry Adair, representing the Druid Hills Club. Last year the tablet went to the Columbia Country Club, which was represented by Fred McLeod and Guy M. Standifer.

MISS COLLETT HONORED.

Providence Pays Homage to Its 19-Year-Old Golf Champion.

Special to The New York Times.

PROVIDENCE, R. I., Oct. 26.—Glenna Collett, the 19-year-old golfing wonder, who brought to Providence, her native city, the woman's golf championship of the United States, was the guest of honor at a dinner held tonight at the Providence-Biltmore Hotel.

Providence especially, and Rhode Island in general, paid its sincere tribute to Miss Collett for her part in bringing to a place of prominence on the golfing map the smallest State in the Union and the city founded by Roger Williams. Among the 300 or more guests present to tell the golf champion of her city's appreciation for her achievement was Mayor Joseph Gainer and other city officials.

GOLF HONORS TO CLARK.

Wins Fall Tourney of Washington Scribes With a 77.

WASHINGTON, Oct. 26.—The annual Fall tournament of the Washington Newspaper Golf Club was won today by Kenneth W. Clark of The United Press, who carried away the George M. Cook trophy with a net score of 77 for the eighteen holes of medal play. James L. Wright of The Cleveland Plain Dealer won the booby prize, a series of lessons from a local golf professional. The tournament was played over the Columbia Country Club course—difficult links which, with the strong wind that prevailed all day, supplied plenty of alibis.

Rutgers Cross-Country Team Named

Special to The New York Times.

NEW BRUNSWICK, N. J., Oct. 26.—Coach Bernie Wefers of the Rutgers cross-country team today announced the runners who would compete against Columbia at Van Cortlandt Park on Saturday, the first meet of the season. Besides Captain Powell, the team will comprise Marr, Freese, Lanning, Diedrich, Barbehenn, Geschessen and Bray.

Fan's Own Fault if He Is Hit by Foul Ball in Stand

WASHINGTON, D. C., Oct. 26.—A baseball fan assumes the risk of getting hit by a foul ball if he sits in the unscreened section of the grand stand, Justice Hits of the District of Columbia Supreme Court held in dismissing a suit for $10,000 damages brought against the Washington American League baseball club by John B. Pettis. During a game here on Aug. 21 Pettis was hit in the eye by a foul off the bat of a Washington player.

CHICAGO'S 'MYSTERY' TEAM AWAITS TIGER

Stagg's Plan of Attack Is Unknown—32,000 Expected to Watch Tomorrow's Game.

CHICAGO, Oct. 26 (Associated Press).—Chicago, the "mystery" team of the Western Conference is ready for her second clash with Princeton here Saturday afternoon in what will be one of the country's biggest football games. When the Maroons face the Tigers on Stagg Field they will do so as a team of hidden power and not until the game is played will any one know the plan of attack by which they hope to beat the Easterners.

Not one of the 32,000 persons lucky enough to hold a ticket for the game could figure out tonight whether the Maroons have a highly polished open attack up their sleeve or whether A. Alonzo Stagg, Chicago's 61-year-old veteran coach, plans to win by straight football tactics with the few simple plays he has shown in the three games his team has played this season.

Chicago triumphed over Georgia, Northwestern and Purdue while in second and speed and although the play at times has been loose and erratic, football observers are of the opinion that Stagg has developed one of the best teams that has represented the university in years.

Followers of the Maroons tonight admitted that few teams have appeared on Stagg Field in recent years which have caused as much anxiety as the invading Tiger eleven. A team with the sting of a 9-to-0 defeat of a year ago still ranking in its mind is expected to play super-football.

The situation of a year ago will be reversed when the teams take the field Saturday. In the 1921 game the Maroons, with everything to win and nothing to lose, started like a proverbial house afire, sweeping the confident Tigers off their feet. This year Princeton, a fighting under-tiger, is out for revenge and to add another chapter to the much-mooted question of the superiority of Eastern over Western football.

Chicago's line, which made a creditable showing against Princeton last year, is a trifle stronger this season. King, weighing 238 pounds, is a tower of strength at centre and his passing has been accurate and reliable at all times. He is well supported on either side by Captain Lewis, Gowdy, Rhorke, Fletcher and Pondelik, all of whom have shown good offensive and defensive play.

The Maroons have a surplus of backfield material, the quarterback position being the only position that may cause Stagg any worry. Johnny Thomas and Zorn may alternate at fullback, while Harry Thomas, Johnny's brother; Caruso, Leggette, Fyott and Byler are likely to get into the game as backs. Zorn and Thomas are the battering rams of the team. It was Thomas who scored the touchdown against Princeton a year ago.

McMasters or Helie are favored to start at quarter, with Burgess in reserve. Helie has displayed most speed in running the team, although he and McMasters seem to be on equal terms.

If the game takes the aerial route, Strohmeier and Dickinson, who are scheduled to start as ends, will figure prominently. Strohmeier, who is rated as one of the fastest ends in the conference, will be on the receiving end of many of Fyott's passes. Dickinson is equally capable at snagging the flying oval.

The Tigers will arrive here Friday and will work out on Stagg Field.

TICKET SCALPERS ARRESTED.

Government Agents Renew Drive Against Speculators in Chicago.

CHICAGO, Oct. 26.—With the last seat to the Chicago-Princeton football game sold over a week ago and thousands of disappointed fans trying to find a way to gain admittance to the gridiron classic, Government agents today renewed their drive against ticket scalpers.

Twelve John Doe warrants were issued by United States Commissioner Mason today in connection with the sale of unstamped tickets to the game by speculators. The laws require that excess prices for tickets be stamped on the back, the Government collecting half the excess.

University of Chicago officials, in their campaign against scalping, last Saturday refused to admit holders of such stamped tickets and three purchasers of tickets from speculators who were refused admittance filed suits yesterday aggregating $30,000 against the university.

Two men were arrested by Deputy United States Marshals today, charged with having sold tickets to the Princeton game at $15 each and failing to stamp their name and the price on the backs of the pasteboards.

EUROPE INVITES MERMAIDS.

Misses Ederle and Wainwright May Visit England and Sweden.

The Women's Swimming Association of New York has received an invitation to send its two leading girl contestants, Miss Gertrude Ederle and Miss Helen Wainwright, the greatest swimmers of their sex ever developed, on a competitive tour through Great Britain and Sweden. Miss Charlotte Epstein, captain of the association, who managed the American Olympic mermaids at Antwerp in 1920, is asked to accompany the champion pair as chaperon.

The schedule tentatively outlined includes participation in nearly twenty water carnivals in the United Kingdom and half a dozen in Sweden. June is suggested as the time for the visit, so that the girl swimmers will not miss any important home engagements, sailing after the last of the national indoor championships and returning in time for the first of the outdoor title tests.

While the proposed tour will have to be sanctioned by the W. S. A. Board of Governors before the invitation is accepted, Miss Ederle and Miss Wainwright yesterday declared themselves eager for the trip, and one of the officers of the organization stated it was virtually certain the board would grant its approval.

RUETHER HEADS HOLDOUTS.

Brooklyn Pitcher First to Refuse Terms for 1923 Season.

LOS ANGELES, Cal., Oct. 26.—"Dutch" Ruether, pitcher for the Brooklyn Club of the National League, who is visiting here, is probably the first hold-out of the 1923 season. Ruether said he had declined to accept a salary of $9,000 and a bonus of $1,000 which Charles Ebbets, owner of the club, offered Ruether. "If he proves he is worth it."

Marty Krug of the Chicago Nationals, here for the Winter, says he will not return to the Cubs next spring.

NITTANY LIONS OF 1887 TO ASSEMBLE.

Reunion of Original Eleven to Precede Penn State-Syracuse Game Here.

The original Nittany Lions—the Penn State football team of 1887—will line up at the Hotel Pennsylvania tonight and receive gold football emblems from Hugo Bezdek, present coach of State's eleven. This will be the outstanding event at the dinner to be given by the New York Club of the Penn State Alumni Association to the old-timers at the Pennsylvania Hotel. The original Penn State team will also be on the sidelines at the Polo Grounds tomorrow when the 1922 combination faces Syracuse.

The dinner at the Hotel Pennsylvania will be one of four gatherings of Penn State alumni which will be held simultaneously in different parts of the country. All four will be linked up by radio and will listen to an address of welcome by Dr. John M. Thomas, President of the college, who will speak from "Old Main" at State College, Pa.

Colonel John Price Jackson, now consultant of the Fuel Administration in Washington and one of the original Nittany players, will preside at the dinner at the Pennsylvania. The other former players who will be present are: W. L. Barclay of Williamsport, Pa.; O. C. Hildebrand, Philadelphia; C. M. Kessler, Fayetteville, N. Y.; H. R. Lyden, New York City; G. R. Lins, New York City; H. B. McLean, New York City; J. R. Ross Pittsburgh; J. S. Weller, Pittsburgh; J. C. Mock, Detroit, and F. L. Morris, Philadelphia.

Only one member of the original squad is not living—J. G. Mitchell. The gold football emblems will carry the name of the recipient, the numerals '87 and the "S" of Penn State.

Coach Chick Meehan of the Syracuse team telegraphed officials of the Westchester-Biltmore Club at Rye, N. Y., yesterday that his team would arrive at the club some time today and would practice on the polo field at the club. Meehan is confident that his team will be victorious.

Syracuse rooters will have the north side of the Polo Grounds and Penn State followers will occupy the south side when the two elevens clash tomorrow in the Harlem arena. The Syracuse section will take in a big part of the new wooden stand, built over the old left field bleachers and extending down close to the side of the gridiron. Penn State rooters will use both the upper and lower sections in the right field grand stand.

Each college will send several hundred undergraduates to New York for the game and there is no telling how many of the old grads will turn out to cheer for their alma mater. Close to 1,000 students are expected from Syracuse and about half that number will make the 300-mile trip from State College, Pa., to cheer the Nittany Lions. Each delegation will bring along the college band and the regular cheer leaders so the game will not lack those features which add a special flourish to intercollegiate football games close to the campus.

SYRACUSE ON WAY TO POLO GROUNDS

Salt City Eleven Will Meet Penn State Here Tomorrow—Some Places in Doubt.

Special to The New York Times.

SYRACUSE, Oct. 26.—Dissatisfied all season with the work of his ends, Coach Meehan today tried out on the left wing of the Syracuse team Ziff, a sophomore, who has never played in a varsity game, and the indications are that he will start the game against Penn State at the Polo Grounds, New York, Saturday. He will probably replace Jappe, a Brooklyn boy, who at the beginning of the season was moved out from tackle, his natural position. Ziff was end on his freshman team last year and has shown considerable speed and other football ability on the squad this season. He had a good workout today and gives promise of being varsity material.

It was announced this afternoon that John McBride, the back whose shoulder was badly bruised in the Pitt game, was in condition to play and will probably start the game Saturday. While there is some doubt as to who will fill the quarterback berth, it is thought certain that Simmons will be used in place of Frugonne.

The students held three mass meetings today, one this morning to try songs and cheers; the second in the stadium, this being the first time the student body has been admitted to practice in the stadium, and the third tonight, when the entire university turned out to give the squad a great send-off. The team left here on the 11:20 train for New York.

Those making the trip are:

Graduate Manager of Athletics George B. (Cy) Thurston, James Cudahy and Tip Goes; Student Manager Roland Cornwall and Assistant Manager John Sachman; Captain Culver, centre; Van Blarcon and Heers, guards; Starobin and Waldorf, tackles; Morse and Jappe, ends; Simmons and Frugonne, quarterbacks; McBride and Anderson, halfbacks; Kellogg, Zimmerman and Bowman, fullbacks; Pivaz, Vincett, Baysinger, Engren, Reinhart, Novak, Batter, Sheinin, Trout, Ziff, Olson, Rosengrant, linemen; Groves, Grange, Lunberg and Moses, backs.

The varsity had light scrimmage today against the freshman team representing Penn State and playing Penn State style of football.

PENN STATE COMES TODAY.

Bezdek's Players Get Big Send-Off on Departure for New York.

Special to The New York Times.

STATE COLLEGE, Pa., Oct. 26.—With almost the entire student body turning out this evening, the Penn State football players were given a rousing send-off on their departure for New York, where Syracuse University will be tackled at the Polo Grounds Saturday. The cadet band furnished the music for the team's getaway, and accompanied the players.

The squad left here by buses for Tyrone where special sleepers will be waiting to take the players direct to New York, landing there early tomorrow morning. They will then go to the outskirts of the city to remain until noon on Saturday. There were 44 players in the party, which was headed by Coaches Bezdek and Martin. Coach Bezdek announced today that Tiny McMahon, the veteran tackle, would be at his post on Saturday, but that it was doubtful as to Captain Bentz being able to start the game.

Those making the trip are:

Ends, Hufford, Frank, Artlet, and McCoy; tackles, McMahon, Schuster, Togue and Johnson; guards, Bedenk, Flock, Ellwood and Prevost; centers, Bentz, Hamilton and Murray; quarterbacks, Palm and Patton; backs, Wilson, Kratz, Singer, Carson, Gregory, Shanor and Lafferty.

AMERICAN STAR ADVANCES.

Hardy, Former Davis Cup Captain, Wins in Canadian Tourney.

MONTREAL, Oct. 26.—Samuel Hardy of New York, former captain of the United States Davis Cup team, advanced today in both the singles and doubles of the Canadian indoor tennis championships. Hardy and Jack Wright of McGill University were the only Americans to reach the round before the semi-finals in the singles. Paired with A. S. Casaila, a Canadian, in the doubles, Hardy reached the semi-final round. Tomorrow they will play Wright and W. F. Crocker, Quebec and Ontario outdoor singles champion.

Magnified photograph of a high-priced razor blade. See the unevenness of the structure. Notice its saw teeth—the rugged wire that remains on the edge after sharpening.

Gem Double Life Blade magnified 22,500 times. See how even is the structure and how perfectly smooth the edge! This means MORE shaves and BETTER from each blade.

Magnified 22,500 times
Gem Blade Edge Shows no Flaw!

THE new Gem Double Life Blade is so keen, so swiftly shearing, so comfortable on the face that nothing in shaving history approaches it.

The reason is just this—the method we use removes the "wire", heretofore the disease of blade making.

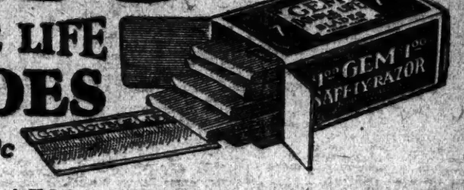
The steel used in Gem Blades is electrically treated so that the molecules are in perfect alignment, enabling us to secure a microscopically smooth "wire-less" edge one-tenthousandth of an inch thin!

This edge is 40 times thinner than this sheet of newspaper — many times thinner than the smallest thing the naked eye can see! Yet so flint-like that the stiffest beard melts before it.

Ask your dealer for these new Gem Double Life Blades. Look for Double Life on the wrappers. It means a better blade—and a finer shave—than you've ever been able to buy before—anywhere. Seven blades sealed in a wax paper package to keep out the moisture; and each delicate edge carefully protected—so that it comes to you as perfect as when it left the inspection room.

$3 Gem De Luxe Safety Razor models now offered by your nearest dealer for One Dollar ($1) complete. A generous supply of Double Life Blades with each dollar razor.

GEM
DOUBLE LIFE BLADES
7 for 50c



GEM SAFETY RAZOR CORPORATION, BROOKLYN, N. Y.

Smokers!
Special Cigarette Sale
October 27th and 28th Only
PER CARTON

200 Fatima	$1.60
200 Piedmont	$1.36
200 Chesterfield	$1.36
200 Camel	$1.36
200 Lucky Strike	$1.36
100 Melachrino No. 9	$1.45
100 Egyptian Deities	$2.10
100 Pall Mall	$2.10
100 Philip Morris	$2.10

35 Restaurants—42 Cigar Stands
New York—Brooklyn—Newark

Our Humidor, at No. 2 Astor Place, New York City, will fill Mail Orders at 4 Cents additional per Carton.

EXCHANGE BUFFET
a man's place

"There's *something* about them you'll like"
Herbert Tareyton
London Cigarettes
Tareytons are a Quarter again
Twenty to the package

Annual Fall Sale
USED CARS
Sedans—Coupes—Tourings—Roadsters
Many Makes, Including COLES.
REAL BARGAINS. MUST MOVE AT ONCE so as to continue trading in Used Cars on our increased New Car business.

20% off
Our Listed Prices
This Sale Closes Saturday
All our Used Cars Guaranteed, Reconditioned, Repainted, 30 days' free service—Time Payments (without extra charges) considered.
SPECIAL NOTICE: Dealers will find many bargains in our list
COLE MOTOR CO., of N. Y., Inc.
1850 Broadway, at 61st Street
Phones, Col. 6651-2-3-4. Open Evenings.

Seventh Annual Farmers' Day Race Meeting
By Invitation of
THE ESSEX FOX HOUNDS
Under sanction from the Hunts Committee of the National Steeplechase and Hunt Association
To be held at
Froh-Heim, Far Hills, New Jersey
Saturday, October 28, 1922
First Race starts at 2:15 P.M.
Races to be run:
Hilleton Boy Cup—post and rail—about 4 miles.
Farmers' Race—on the flat—about 1 mile.
New Jersey Hunt Cup—post and rail—about 4 miles (Fifth Running).
The Peapack—on the flat—about 1½ miles.
The Wilmerding Memorial Cup—post and rail—about 3½ miles.
Special train for the Races leaves Hoboken (Delaware, Lackawanna & Western Railroad) at 12:10 P.M., arriving at Far Hills at 1:20 P.M. Returning train leaves Far Hills at 5:40 P.M., arriving at Hoboken at 6:40 P.M. Regular tickets should be purchased for use on these trains.

Police Department.

Temporary Assignments.

PATROLMEN—Denis E. Murphy, 28th Precinct, to Detec. Div., to duty in office of Dist. Atty., Kings Co., for three days, from 4 P. M., Oct. 26, 1922. Frederick H. Symington, 28th Precinct, assigned to day tour and excused from reserve duty, for 30 days, from 8 A. M., Oct. 26. John Geldenhauch, 30th Precinct, to 46th Precinct, assigned as patrolman, from 8 A. M., Oct. 26, 1922, during absence of laborer on sick report. Frederick Emlister, 126d Precinct, to 11th Insp. Dist., to duty in raided premises for 10 days, from 8 A. M., Oct. 26, 1922. From precinct indicated to 14th Insp. Dist., to duty in raided premises, from 4 P. M., Oct. 26, to 8 A. M., Nov. 16—Otto Lisewsky, 56; Walter W. Brown Jr., 87; Edward J. Conner, 89.

Leaves With Pay.

INSPECTOR—Charles A. Formoso, 12th Insp. Dist., for five days, from 8 A. M., Oct. 31, to be deducted from vacation.

Leaves Without Pay.

PATROLMEN—Thomas Mally, 124 Precinct, for two days, from 8 A. M., Oct. 24; Clarence C. J. Wasley, 74th Precinct, for one day, from 12:01 A. M., Oct. 30; James H. Brewer, 74th Precinct, for one day, from 4 P. M., Oct. 30; Victor La Francois, 79th Precinct, for one day, from 8 A. M., Oct. 30; Albert Douglas, 28d Precinct, for one day, from 4 P. M., Oct. 25; Harry Sturrans, 104th Precinct, for one day, from 4 P. M., Oct. 25.

Fire Department.

Engineers of the National Board of Fire Underwriters have been granted permission by the Fire Commissioner to make an inspection and report on the New York Fire Department.

The inspection to start with a study of the organization, personnel, etc., and a compilation of equipment, data from records of the department and to be checked by an inspection at one-third to one-half the stations to learn as to conditions, arrangement and knowledge of men as to equipment carried.

Tests to be made of one-third to one-half the engines; engines less than one year old or which have been given the department test at the repair shop during the past year need not be tested, and department test results will be taken in tables. This will be for 20 minutes from draft or from hydrant; this will also afford a study of the operators or engineers and be a test of the ability of some recent graduates of the automobile school.

Test of fireboats.

Test of company efficiency and team work of companies in one locality to consist of (these to be on Sunday or early morning in congested districts), having men in dormitory: On sound of gong, to start run with greatest hydrant (100 to 200 feet)—connect—lay 150 feet of hose and get water—hook and ladder trucks to run from quarters to nearby building (to be selected), raise aerial or longest ladder and have men go to the roof. Explain the use of all tools carried on the apparatus.

For companies in high pressure districts (extra) stretch lines to turret pipe and water towers.

Observation of evolutions at drill school, of officers fire college, of company drills at apparatus houses and a study and compilation of runs, hours worked, &c., of companies.

It is the intention to assign two field parties to this work, one to operate in Manhattan, the Bronx and Richmond; the other in Brooklyn and Queens.

One man in each party will collect data and prepare the report on the water supply, including reservoirs, aqueducts, pumping stations, &c., as well as distributing systems, hydrants and valves. Another man will prepare the report on fire department and fire alarm system, observing tests of fire engines and fireboats; visiting fire stations and drill schools, and making a complete report on the fire alarm headquarters and their operation. A third man will study the laws and ordinances relating to building construction and fire prevention, including the storage and use of explosives and inflammables, and electrical installations.

The various districts into which the city may be divided with respect to occupancy, construction or fire hazard will be outlined, and inspection made of the blocks within these districts, in order to determine which of these blocks present a fire hazard above normal.

It is planned to prepare a number of maps to accompany this report. One of these will show the water distribution system, the dividing lines between services and the sources of supply. Another map will show the locations of fire stations, high pressure pumping stations, &c.; the various structural subdivisions and the blocks considered above normal in respect to their fire hazard. The relative values of buildings and stocks, congestion, &c., will be noted.

It will be necessary to hold frequent conferences with heads of bureaus during the course of the inspection in order that these may be a thorough understanding as the work progresses. To this end every facility will be offered the engineers to make a complete and thorough report.

"I am confident," says Chief Kenlon in his announcement, "that the officers and men of the uniformed force will make a splendid showing. When the report is complete I have no doubt it will serve as a standard for fire department organizations throughout the world."

Fireman Michael J. Foley of H. & L. Co. 14, is on his own application, retired on an annual pension of $1,140, to take effect from 9 A. M., Oct. 27.

Searchlight engine 1, is temporarily out of service. Searchlight engine 2, in addition to its own assignments, will cover the assignments of searchlight engine 1, to take effect from sundown this date, until further notice.

Special leaves of absence are granted to Fireman Theodore A. Michenfelder, H. & L. Co. 128, for nine hours, from 9 A. M., Oct. 27, and to Fireman W. Raymond McGill, Eng. Co. 206, for six hours, from 6 P. M., Oct. 27.

JOHN KENLON,
Chief of Department.

Army Orders and Assignments.

Special to The New York Times.

WASHINGTON, Oct. 26.—The War Department published the following orders today:

Infantry.

Holden, Col. G. J., is retired.

Wood, Lt. Col. R. E., to home and await retirement.

Hearn, Lt. Col. R. H., transferred to 14th Infantry from about Jan. 15.

McCall, Capt. J. W., Jr., is retired.

Miscellaneous.

Blatchford, Brig. Gen. R. M., is retired, having reached the age of 64.

Chamberlaine, Col. W. Gen. Staff, is relieved after more than 34 years' service.

Rhodes, Col. C. D., Div. Gen. Staff, to Columbus Barracks, Ohio.

Christie, Maj. A. M., A.S., to Langley Field.

Hatton, Capt. L. D., Chem. Wrf. Svce., to 18th Inf., Ft. Warren.

O'Connell, Capt. E. P., Vet. Corps, is retired.

Bennett, 1st Lt. A. S., F.A., to this city.

Leaves.

Martin, Brig. Gen. C. H., Gen. Staff, 1 mo., having reached the age of 64.

Chamberlaine, Col. W. Gen. Staff, is relieved after more than 34 years' service.

Rhodes, Col. C. D., Div. Gen. Staff, to Columbus Barracks, Ohio.

Christie, Maj. A. M., A.S., to Langley Field.

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O'Connell, Capt. E. P., Vet. Corps, is retired.

Bennett, 1st Lt. A. S., F.A., to this city.

Leaves.

Martin, Brig. Gen. C. H., Gen. Staff, 1 mo.

Foster, Maj. J. A., Jr., Adv., 10 days.

Hutzler, Col. L. D., Chem. Wrf. Svce., 2 mos., 1 day.

O'Brien, Capt. T. W., M.C., 15 days.

Reserve Corps Orders.

Second Corps Area.

At Headquarters, Second Corps Area, Governors Island, these assignments of Reserve Corps officers were announced yesterday:

88th Division.

To 325d Engrs. (assigned)—1st Lt. Allen Mulford.

To 807th Inf. (assigned)—1st Lt. Harvey M. Price.

To 350th Inf. (attached)—Capt. John R. Mixson.

To Divisional Attached Group (attached)—Maj. Arthur W. Wheeler, Capt. Spencer S. Eddy, 2d Lts. Bruce K. Steele, William C. Wheeler, Edmond C. Benhard, Frederick B. Grah, George F. Kinsay.

Marine Corps Orders.

Special to The New York Times.

WASHINGTON, Oct. 26.—These Marine Corps orders have been issued as of the dates indicated:

Oct. 19—Keyser, 2d Lt. G. W., Res. discharged from M. C., Res.

Oct. 20—No orders issued.

Oct. 21—Erskine, Capt. G. B., appointed Asst. Qm.

Oct. 23—Dicker, Qm. Clerk, J. E., to Hdqrs. M. C., Washington.

Oct. 24 and 25—No orders issued.

Naval Orders.

Special to The New York Times.

WASHINGTON, Oct. 26.—The Bureau of Navigation published the following orders today:

LIEUT. COMMANDERS.

Bastedo, P., to the Utah as Gunnery Offr.

Steinwachs, F. S., to the Beaver as Exec.

LIEUTENANTS.

Waddington, H. A., to Nav. Hosp. at San Diego, Sick.

LIEUTENANTS.

Bigger, W. K., to Nav. Home, Phila.

Chandler, T. E., to Bur. Ord., Washington.

Deary, P., to home, relieved all active duty.

Demler, R. A., to the Beaver as Engr. and Repair Offr.

Hosung, O. H., to Nav. Hosp., Norfolk, Va., sick.

Jay, C. T., Mayer, A. D. G., to Bur. Ord., Washington.

Waldschmidt, T. M., to the S-11 and on board when commissioned.

Wartzman, S. L., to the Hannibal as Engr. Offr.

Wingate, C. M., to Navy Yard, Phila.

No orders published under date of Oct. 25.

Wills for Probate.

BOGGIANO GIOVANNI (Mar. 30). Estate of $200 is left to widow and two daughters. 30 days.

COGSWELL, JULIA M. (Aug. 24). Estate worth $10,000 "if divided between person, Frederick H. Cogswell of Pittsburgh, and her daughter, Frances G. Pearce of 840 Park Avenue, New York. Thar are made executors.

CORCORAN, ELLEN (Oct. 22). Estate is left to son, Michael J. Corcoran, and daughter, Catherine Malone.

DOYLE, MARY (Oct. 17). Mary Ellen Kelly and Mary Mildred Olsen, godchildren, are given $100 each; $500 is left to pastor of Church of St. Vincent Ferrer for masses and the residuary is divided between her niece, Mary Ellen McBennett, and her nephews, Henry P. Doyle and John Conroy. Estate is worth over $6,000.

GILLIES, EDWIN J. (Oct. 18). Real property and personal estate each said to be worth "over $10,000." Will gives $2,000 to sister, Annie Louise Schmeisel, and the residuary is bequeathed to sister, Florence A. Gillies of 32 West Fifty-first Street. He named his brother-in-law, James H. Schmeisel, executor.

KOHNS, HERMINE S. (Oct. 17). Real property is worth "over $50,000" and personal estate said to be worth "over $100,000." Gives $50,000 each for son, Leo Kohns, daughter-in-law, Clara S. Kohns, and son-in-law, Edmond E. Wise. Daughter Irene M. Wise is given residence at 23 West Fifty-sixth Street with furnishings and the son and Lee Kohns are given residuary. Executors are Leo Kohns and Edmond E. Wise.

NEUHARDT, FREDERICK (Sept. 26). His estate, Charles F. and Henry F. Neuhardt, and his daughter, Elizabeth T. Wagner, are the beneficiaries of his estate. He named them executors.

SCHICK, ANNIE F. (July 1). Will asks her "friend and pastor," the Rev. O. H. Grasse of 402 East Ninth Street, to make the funeral arrangements and he is given all her property. Her estate is worth $300 according to the petition. She appointed John C. Brodsky executor.

Today's Radio Program

Oct. 27, 1922.

STATION WJZ, NEWARK.

360-Meter Wave Length.

9:00 A. M.—Early morning reports and prices of farm products.

11:05 A. M.—Standard time signals and weather forecast.

12:00 M.—Opening prices on active bonds and stocks, grain, coffee and sugar; midday reports and prices on farm products.

12:10 P. M.—Musical program.

1:00 P. M.—Closing prices on active bonds and stocks, by the New York Stock Exchange; grain, by the Chicago Board of Trade; coffee and sugar, by the New York Coffee and Sugar Exchange; musical program resumed.

4:00 P. M.—Closing prices on stocks and bonds, grain, coffee and sugar.

5:00 P. M.—Paderewski recordings.

5:30 P. M.—Final reports and prices on farm products, by the New York, New Jersey and Federal Agricultural Bureau; weather reports; shipping news, by the Marine and Engineering and Shipping Ass; musical program.

6:40 P. M.—Conditions in the leading industries, by R. D. Wyckoff, Magazine of Wall Street.

7:00 P. M.—Resume of sporting events.

8:00 P. M.—Weekly feature by House and Garden.

7:00 P. M.—" Bedtime Stories," by Thornton Burgess.

7:10-7:30 P. M.—Paderewski recordings.

8:30 P. M.—United States Navy Night, in honor of the late Theodore Roosevelt, conducted by Captain Fowers Symington, Acting Commandant of the Third Naval District. Prominent men associated with Mr. Roosevelt will speak.

9:15 P. M.—Cornelius Vanderbilt Jr.

9:25 P. M.—Oscar Straus.

9:35 P. M.—Lawrence Abbott.

10:01 P. M.—" On the Payroll with Roosevelt," by Percy T. Atkinson, editor of the McFadden publications.

9:55 to 10:00 P. M.—Arlington time signals; official weather forecast.

10:01 P. M.—United States Navy Night continued.

STATION WWZ, MANHATTAN.

360-Meter Wave Length.

1:15-2:15 P. M.—Organ recital.

4:30 to 5:30 P. M.—Joint recital by Mabel Day, lyric soprano, and Mary Lasander, dramatic contralto.

STATION WEAF, MANHATTAN.

400-Meter Wave Length.

5:30 P. M.—Dorothy Biese, coloratura soprano, "By the Waters of Minnetonka," "Mad Scene From 'Hamlet,'" "Eastern Romance," "Wake Up."

5:55 P. M.—Piano solos by Viola Peters, "Lento," "Tulips."

6:00 P. M.—Dorothy Biese, coloratura soprano; prelude from "The Cycle of Life," "Rockin' in the Wind," "The Trees," "Sailing," "If All Those Endearing Young Charms."

6:30 P. M.—Piano solos by Viola Peters, "La Fileuse," "Valse Caprice."

8:00 to 10:00 P. M.—Penn State College night; march, "Penn College," by the Penn State Military Band; overture, "Post and Peasant," Penn State Military Band; address by the Penn State Glee Club Quartet, "Annie Laurie," "I Saw a Saw"; march characteristic, "Bonsa," trombones, with band accompaniment; "Ye Sand Man," by the Penn State Glee Club Quartet; march, "Washington Post," by the Penn State Military Band; college songs by the Penn State Glee Club Quartet, "Pennsylvania State," "Victory March," "Nittany Lion"; potpourri, "Plaisantin Songs," by the Penn State Military Band.

STATION NOF, ANACOSTIA, D. C.

415-Meter Wave Length.

8:00 P. M.—Concert by the United States Navy Orchestra.

STATION WOR, NEWARK.

400-Meter Wave Length.

3:20 P. M.—Majorie Fresman, pianist; "Nachtstuck," "On Wings of Song," "Four Waltzes," "Romance."

3:00 P. M.—Lecture by Addalene Mensel, "Power—How to Get It."

3:20 to 4:00 P. M.—Song recital by Mme. Farrington Smith: "Si je touvais mourir," "Care Salbe," "Michels" from "Carmen," "In the Great Unknown," "You in a Gondola," "Sacred Fire," "True Love Faileth Never."

4:15 P. M.—Weekly release of the Babson Statistical Organization.

5:20 to 6:00 P. M.—Article by House and Garden Magazine.

6:20 to 7:00 P. M.—"Man in the Moon Stories."

STATION WBZ, SPRINGFIELD, MASS.

360-Meter Wave Length.

7:30 P. M.—Uncle Wiggily Bedtime Story, farmers' produce market report.

7:45 P. M.—Talk by Admiral Albert Gleaves on "Navy Night."

8:00 P. M.—Fashion talk on "Season Suits for the Winter Season," from Vogue. "Occasional Chairs" by House and Garden.

8:30 P. M.—Musical program by Wilfred Renaud, baritone; Robert Pratt, pianist.

STATION WGY, SCHENECTADY, N. Y.

400-Meter Wave Length.

12:00 P. M.—U. S. Naval Observatory time signals.

12:30 P. M.—Noon stock market quotations.

12:45 P. M.—Weather forecast on 400-meter wave length.

3:00 P. M.—Music.

6:00 P. M.—Produce and stock market quotations; baseball results; news bulletin.

6:30 P. M.—" The Butterfly That Stamped," from Kipling's Just So Stories, Kolin Hager, reader.

7:40 P. M.—Health talk: "Why We Need to Eat Fruit," by Dr. Herman M. Biggs.

7:45 P. M.—Concert Program.

8:15 to 8:45 P. M.—Concert by U. S. Marine Band.

10:30 P. M.—Musical concert.

STATION KDKA, EAST PITTSBURGH.

400-Meter Wave Length.

7:00 P. M.—Tri-weekly letter from Farm and Home.

7:30 P. M.—Address by a representative of the Navy League of America.

8:00 to 10:00 P. M.—Entire program from the twenty-fifth anniversary celebration, Pittsburg Commandery No. 1, Knights Templar: "America"; invocation, Chancellor Emeritus Samuel Black McCormick, University of Pittsburgh; welcome to guests to Pittsburgh Commandery, Sir Commander John A. Leithwood; overture, Priscilliana; "Pathetic Symphony," Cleveland Symphony Orchestra; History of Pittsburgh Commandery No. 1; address by Hon. Thomas S. Marshall, former Vice President of the United States; violin solo, "Meditation from Thais," Louis Edlin; address, selected; Prelude to Act 3, "Lohengrin," Cleveland Symphony Orchestra; remarks by William Furey, President of the Chamber of Commerce of Pittsburgh; waltz from "Malia" overture, "Gwendoline," Cleveland Symphony Orchestra.

STATION KYW, CHICAGO, ILL.

400-Meter Wave Length. (Central Standard Time.)

6:00 P. M.—Program by Standard Oil Band of Whiting, Ind.; March, "Our Special," "Rock of Ages," Standard Oil Band; "Good-Bye, Shanghai"; "The Waltz You Saw Have To'd Me So," "Nobody Lied," Standard Oil Band; "Beloved, It Is Morn," "Jeunes Filletes," Ruth Swing Watson; "Just a Little Love a Little Kiss," "Sweet Indiana Home," Standard Oil Band; Medley of Old Waltzes; march, "The Shoe Boy"; "Three O'clock in the Morning," Standard Oil Band; "Dream," "Yesterday and Today," Ruth Swing Watson; "Yoo Hoo," "Mauch Triumphal," Standard Oil Band.

THE WEATHER.

WASHINGTON, Oct. 26.—The disturbance over the Gulf of Mexico apparently and two centres Thursday night, one immediately south of the Louisiana coast and the other about latitude 28 degrees north and 86 degrees west. No strong winds were reported. Pressure continued abnormally low Thursday over the Canadian Maritime Provinces and it was low and falling over middle northern sections west of the Mississippi River, with centres of minimum pressure Thursday night over Alberta and Idaho. The weather has remained fair during the last twenty-four hours, except for showers in the North Pacific States and along the Gulf Coast and in portions of Pennsylvania, New York and Vermont.

The weather became cooler Thursday in the southern lake region and the Ohio Valley and in the Atlantic States as far south as Virginia, while the weather was unseasonably warm from the Mississippi Valley westward, except in the Pacific States. The indications are for generally fair weather Friday and Saturday in the States east of the Mississippi River, except that showers are probable Friday in the extreme South. The temperature will rise gradually in the Ohio Valley and the lower lake region and in the Middle and North Atlantic States.

COURTESY WIRE WESTERN CONNECTIONS.

Observations at United States Weather Bureau stations during the twenty-four hours preceding 8 P. M. yesterday:

Temperature Baromm Rain

Station.	High.	Low.	ure	fall.	Weather.
Abilene	86	56	29.90		Cloudy
Albany	46	42	29.86		Cloudy
Atlanta	72	50	29.94		Pt. Cl'dy
Atlantic City	54	48	29.88		Clear
Baltimore	58	46	29.92		Clear
Bismarck	78	42	29.84		Pt. Cl'dy
Boston	54	48	29.70		Cloudy
Buffalo	48	44	29.86		Clear
Cincinnati	56	46	29.90		Clear
Charleston	76	56	29.90		Cloudy
Chicago	50	44	29.94		Clear
Cleveland	44	42	30.00		Cloudy
Denver	74	42	29.80		Clear
Detroit	48	42	30.00		Pt. Cl'dy
Galveston	86	68	29.94	.18	Pt. Cl'dy
Helena	70	42	29.86		Clear
Jacksonville	74	62	29.90		Cloudy
Kansas City	70	50	29.98		Clear
Los Angeles	78	60	29.92		Pt. Cl'dy
Milwaukee	60	58	30.00		Clear
New Orleans	80	68	29.98	.01	Cloudy
New York	64	57	29.94		Clear
Oklahoma	86	50	29.94		Clear
Philadelphia	54	48	29.90		Clear
Pittsburgh	50	44	29.92		Pt. Cl'dy
Portland, Me.	50	44	29.68		Clear
Portland, Ore.	58	52	29.68	.10	Rain
Salt Lake City	74	54	29.86		Cloudy
San Antonio	90	70	29.94		Clear
San Diego	74	64	29.96		Cloudy
San Francisco	62	52	29.90		Cloudy
Seattle	52	50	29.70	.86	Rain
St. Louis	72	60	29.90		Clear
Washington	64	50	29.94		Clear

FORECAST: TODAY AND SATURDAY.

Southern New England, Eastern New York, New Jersey, Delaware, District of Columbia, Eastern Pennsylvania and Maryland—Fair Friday slightly warmer Friday afternoon. Saturday fair and warmer.

Western New York and Western Pennsylvania—Fair and warmer Friday and Saturday.

NEW YORK CITY WEATHER RECORDS.

Official Temperatures.

2 A.M.	58	12 M.	66	8 P.M.	58
4 A.M.	48	1 P.M.	64	7 P.M.	56
6 A.M.	46	2 P.M.	65	8 P.M.	56
8 A.M.	46	3 P.M.	61	9 P.M.	54
10 A.M.	49	4 P.M.	60	10 P.M.	52
11 A.M.	45	5 P.M.	59	11 P.M.	52

Average temperature yesterday, 48.
Average same date last year, 45.
Average same date for 25 years, 51.

Barometer, 29.69 at 8 A. M.; 29.84 at 8 P. M.

Humidity, 62 at 8 A. M.; 64 at 8 P. M.

Wind, 8 miles per hour, northwest velocity, 20 miles; at 6 P. M., northwest, velocity 24 miles.

Weather, cloudy at 8 A. M.; fair at 8 P. M.

Weather in Cotton and Grain States.

Special to The New York Times.

WASHINGTON, Oct. 26.—Forecast:

Illinois and Indiana—Fair Friday and Saturday; warmer Friday.

Lower Michigan—Fair, warmer Friday. Saturday probably fair.

Upper Michigan—Generally fair Friday, probably Saturday; warmer Friday.

Wisconsin—Fair Friday, probably Saturday; warmer Friday in east and south.

Missouri—Fair Friday, probably Saturday; slightly warmer Friday in southeast.

Minnesota—Fair Friday, probably Saturday; cooler Friday in west central.

Iowa—Fair Friday, probably Saturday; warmer Friday in east.

North Dakota—Generally fair Friday, probably Saturday; cooler Saturday.

South Dakota—Fair, continued warm Friday, Saturday probably fair; cooler.

Nebraska—Continued warm Friday. Saturday fair; cooler.

Kansas—Fair Friday and Saturday; continued warmer.

Montana—Mostly cloudy Friday; probably rain and cooler in west. Saturday rain; cooler in east.

Wyoming—Unsettled Friday; probably rain in west. Saturday rain; cooler.

Eastern and Western Texas—Friday and Saturday generally fair.

New Mexico—Mostly cloudy Friday. Saturday probably fair; little change in temperature.

Ga.—Cloudy to partly cloudy Friday and Saturday; probably showers in extreme south Friday; little change in temperature.

Extreme Northwestern Florida—Showers Friday. Saturday probably fair; little change in temperature.

Alabama and Mississippi—Generally fair Friday and Saturday, except probably showers near the coast Friday; little change in temperature.

Tennessee—Fair Friday and Saturday; little change in temperature.

Kentucky—Fair Friday and Saturday; slightly warmer Friday.

Ohio—Fair and warmer Friday and Saturday.

Fire Record.

A. M.

13:01—Front of 216 W. 57 St. (auto); H. Thomas ..... Loss. Not given

12:55—220 W. 84 St.; P. & W. Co. ..... Not given

2:00—32 Gouvk St.; Wilburt A. Co. ..... Not given

6:00—437 Madison Av.; Schulte Cigar Co. ..... Not given

9:35—331 St. & D'way (auto); Edith ..... Not given

10:30—30 Pitt St.; Louis Schaekler ..... Not given

P. M.

1:30—2-4 Hanover Square; F. Stephen ..... Slight

3:05—39 Chrystie St.; Harry Sugarman ..... Not given

5:20—60 E. 104 St.; Rocco Porto ..... Slight

5:45—408 Morris Av. (brush) ..... Not given

6:05—315 W. 143 St. (rubbish) ..... None

6:10—713 Columbus Av.; Thomas Pinckney ..... Not given

6:20—289 7 St.; I. Greenblatt ..... Not given

6:25—1,451 Madison Av.; Kramer Bus. Meal Co. ..... Not given

6:35—761 6 Av.; Jack's Restaurant Co. ..... Not given

8:30—150 St. & Mott Av. (auto); Barnes & Co. ..... Not given

9:40—447 W. 15 St.; not given ..... Slight

Estates Appraised.

CANFIELD, WILLIAM M. (Sept. 20, 1921). Margaret F. Whittier, executrix. He had a gross estate of $9,850 and net estate of $4,296, the bulk of which he left to his wife, Caroline E. Canfield, who died April 15 last leaving $13,624 to her sister, two brothers, a nephew and niece.

DUCAS, BENJAMIN P. (June 24, 1921). Farmer's Loan and Trust Company, executor. Gross, $3,158,971; net, $2,707,021. He cut off his wife Rachel on the ground that he provided for her in his will case brought in the Supreme Court, and left the residue of $2,616,594 to his son Robert. He left $15,000 to his cousin, Edgard Dreyfus, and the good-will of B. P. Ducas & Co., chemicals, valued at $21,981. His brother, F. Salomon Ducas, got $10,000 and $5,000 to $10,000 each went to nephews, nieces and cousins. The assets included $61,000 in cash, $404,984 in personalty and $2,630,854 in securities. He owned 780 shares of the Chemical Specialties Co., valued at $151,071. His interest in B. P. Ducas & Co., exclusive of the good-will, was $389,151.

NEWTON, CHARLES E. (Oct. 19, 1921). Charles H. Newton Jr. and Arthur B. Newton, sons, are executors and get the residuary estate. Remainder to widow, Amy F. Newton. Gross, $280,565.

POTTS, WILLIAM ROCKHILL (Feb. 13, 1922). National Park Bank and Robert B. Potts, executors. Gross, $634,463; net, $484,071. He gave one-fifth of the estate, or $111,-000 each to his son, Robert B. Potts, and his daughter, Emily Potts and Edith Potts Whittemore, and the rest to grandchildren. He had $504,107 in securities and owned 750 shares at the National Park Bank, valued at $255,-075. Many stocks he owned were worthless.

RHODES, SARAH ANNIS H. (Nov. 28, 1921). She had a gross estate of $132,901 and net of $75,687, which she left to her daughter, Mary E. Hackett.

SCHLOTTER, CHARLOTTE M. (Oct. 18, 1920). Mary R. Stevens, sister, is executrix and gets a third of the estate of $20,000, while a third each goes to her brother, Frank E. Stevens, and sister, Katherine M. E. Vroom.

Coast Guard Orders.

Special to The New York Times.

WASHINGTON, Oct. 26.—These Coast Guard orders have been granted:

Carmine, Lt. Comdr. P., now assigned as comdr. Southern Div., Coll St.

Cornell, Lt. J. H., to duty as asst. insp., San Francisco, Oct. 16.

SHIPPING AND MAILS

	Sandy Hook.		Governors Island.		Hell Gate.		SUN RISES AND SETS.	
	A.M.	P.M.	A.M.	P.M.	A.M.	P.M.	Rises.	Sets.
High water	12:45	1:07	1:40	1:58	2:47	4:05	A.M.	P.M.
Low water	6:55	7:37	7:57	8:24	10:16	10:41	6:19	5:00

Incoming Steamships Carrying Mail

ARRIVED YESTERDAY.

Steamer.	From.	Sailed.
Reliance	Hamburg	Oct. 17
Polonia	Libau	Oct. 12
Mayaro	Grenada	Oct. 18
Senequilles	Valparaiso	Oct. 9
Luna	Cape Haitien	Oct. 12
Fort Victoria	Bermuda	Oct. 24
Chivas	Cartagena	Oct. 17
Iroquois	Monte Cristi	Oct. 21

DUE TODAY.

Rotterdam	Rotterdam	Oct. 19
San Jacinto	Galveston	Oct. 21
City of Montgomery	Savannah	Oct. 24

DUE TOMORROW.

Paris	Havre	Oct. 21
Eastern Crown	Cape Town	Sept. 28
Morro Castle	Havana	Oct. 24
Vandyck	Buenos Aires	Oct. 6
Coton	Cristobal	Oct. 19
Lapland	Antwerp	Oct. 19

DUE SUNDAY.

Caserta	Liverpool	Oct. 21
Calamares	Port Limon	Oct. 23
Philadelphia	San Juan	Oct. 24
Caronia	Southampton	Oct. 21
Camacuia	Glasgow	Oct. 21

DUE MONDAY.

Steamer.	From.	Sailed.
Mount Clay	Hamburg	Oct. 20
Oropesa	Hamburg	Oct. 18
President Fillmore	Bremen	Oct. 14
Columbian	London	Oct. 21
Prins Fred Hendrik	Curacao	Oct. 23
Ponce	San Juan	Oct. 24
Fort St. George	Bermuda	Oct. 23

DUE TUESDAY.

America	Naples	Oct. 19
Mongolia	Hamburg	Oct. 21
President Van Buren	London	Oct. 21
Zacapa	Puerto Padre	Oct. 23
Polycarp	Para	Oct. 19
Southern Cross	Santos	Oct. 21
Siboney	Havana	Oct. 23

DUE WEDNESDAY.

Olympic	Southampton	Oct. 25
Sierra Nevada	Bremen	Oct. 21

Other Incoming Steamships

ARRIVED YESTERDAY.

Steamer.	From.	Sailed.
Commercial Scout	Havana	Oct. 19
Chapultepec	Hamburg	Oct. 13
Lake Fenwood	Baracoa	Oct. 20
S. M. Spaulding	Tampico	Oct. 19
South America	Gallao	Oct. 21
Nantia	Nantia	Oct. 24
Comanche	Jacksonville	Oct. 23
Phonix	Guantanamo	Oct. 14
Moorish Prince	Oran	Oct. 14
Marland	Campeche	Oct. 17
Livingston Hoe	Hamburg	
Jefferson	Norfolk	Oct. 25

DUE TODAY.

Milgashi	Oran	Oct. 3
Carleton	Cardiff	Oct. 7
Bellucia	Sabang	Sept. 10
Thordis	Almeria	Oct. 15
Hallsonea	Buenos Aires	Sept. 25
Strathfillan	Liverpool	Oct. 11
Juliana	Alicante	Oct. 17
Hog Island	Alexandria	Oct. 7
Kentuckian	Cristobal	Oct. 19
Menominee	London	Oct. 14
Steinholm	Gothenburg	Oct. 14
Eastern Pilot	Sunderland	Oct. 7

DUE TODAY.

Steamer.	From.	Sailed.
Murillo	Almeria	Oct. 14
Robert Luckenbach	Cristobal	Oct. 18

DUE TOMORROW.

City of Eureka	Malaga	Oct. 11
Eastern Dawn	Rotterdam	Oct. 21
Empire Arrow	Gibraltar	Oct. 14

DUE SUNDAY.

A. L. Kent	Cristobal	Oct. 19
Citta di Messina	Naples	Oct. 6

DUE MONDAY.

Half Moon	Alexandria	Oct. 19
Somme	Constantinople	Oct. 5
Wytheville	Hamburg	Oct. 8

DUE TUESDAY.

Federicia	Palermo	Oct. 5
Siam City	Liverpool	Oct. 17
Francisco	Antwerp	Oct. 17
Egremont City	Gibraltar	Oct. 17

DUE WEDNESDAY.

Newby Hall	Suez	Oct. 20
Cuyler Valley	Hartlepool	Oct. 19
Camilla Gilbert	Haiphong	Sept. 21

Outgoing Steamships Carrying Mail

SAIL TODAY.

Steamer. Destination.	Mails Close.	Vessels Sail
Edward Luckenbach, Cristobal	8:00 A.M.	11:00 A.M.
Munamar, Nuevitas	9:00 A.M.	12:00 M.
Manchioneel, Kingston	9:00 A.M.	12:00 M.
Majestic, Southampton	8:00 A.M.	12:00 M.
George Washington, Bremen	7:00 A.M.	11:00 A.M.
Kroonland, Antwerp	9:30 A.M.	12:00 M.
Noordam, Rotterdam	7:00 A.M.	11:00 M.
Lafayette, Havre	7:30 A.M.	11:00 A.M.
Conte Rosso, Naples	12:00 M.	8:00 P.M.
Dreitningholm, Gothenburg	8:30 A.M.	12:00 M.
Western Glen, Cape Town	8:30 A.M.	11:00 A.M.
Silvia, St. Johns	7:00 A.M.	10:30 A.M.
Fort Victoria, Hamilton	7:30 A.M.	11:00 A.M.
Montgomery City, Buenos Aires	10:00 A.M.	1:00 P.M.
Halocrates, Buenos Aires	8:00 A.M.	11:00 A.M.
Orizaba, Havana	8:00 A.M.	11:00 A.M.
Tolon, Port Limon	8:00 A.M.	11:00 A.M.
San Lorenzo, San Juan	8:30 A.M.	12:00 M.
Maracaibo, LaGuaira	8:30 A.M.	12:00 M.
Western World, Buenos Aires	10:00 A.M.	1:00 P.M.
Bridgetown, Barbados	11:30 A.M.	2:00 P.M.

SAIL TUESDAY.

Cathlamet, Dakar	9:00 A.M.	12:00 M.
Rockaway Park, Revel	11:30 A.M.	3:00 P.M.
Camoens, Para	7:00 A.M.	10:00 A.M.

SAILED.

Steamer.	From.	Date.
Santander	Santander	Oct. 20
Rosen	Rosen	Oct. 21
Kaga	Kobe	Oct. 21
Sydney	Sydney	Oct. 24
Auckland	Auckland	Oct. 24
St. Michaels	St. Michaels	Oct. 26
Alsen	Alsen	Oct. 21
Yokohama	Yokohama	Oct. 23
Kobe	Kobe	Oct. 23
Brixham	Brixham	Oct. 25
London	London	Oct. 28
Hamburg	Hamburg	Oct. 25
London	London	Oct. 22
Antwerp	Antwerp	Oct. 24
Copenhagen	Copenhagen	Oct. 24
Libau	Libau	Oct. 24
Hamburg	Hamburg	Oct. 24
Genoa	Genoa	Oct. 24

SAILED.

Steamer.	From.	Date.
Bogwell	Buenos Aires	Oct. 25
Pittsburgh	Queenstown	Oct. 25
Nigaristan	Aden	Oct. 25
West Canon	Colombo	Oct. 24
City of Bagdad	Oran	Oct. 18
Bellerophon	Kongkong	Oct. 25
Steadfast	Colombo	Oct. 25
America	Southampton	Oct. 25
Ryndam	Plymouth	Oct. 25

PASSED.

Bourbonnais, New York for Marseilles, passed Gibraltar.

Transpacific Mails

Connecting mails close at G. P

Price Chart

In connection with our offering of a new issue of City of Philadelphia 4% bonds we have prepared a chart showing the prices of Philadelphia bonds since 1900. A copy will be sent upon request.

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Free from All Federal Income Taxes

City of Okmulgee (Okla.) 5s
Due Jan. 1, 1947
Yield 4.75%

State of North Dakota
Coupon 5½s, 5s
Due July 1, 1929, 1934 and Jan. 1, 1947
Yield 4.80%

***Town of Union (N. Y.)**
School District 4½s
Due Dec. 1, 1923-35
Yield 4.20%

*Tax exempt in New York

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Incorporated
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City of Chicago, Ill.
4% Gold Bonds
Due Jan. 1, 1925-41.
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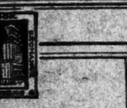
Circular on application

B.J.Van Ingen & Co.
46 Cedar Street, New York
Telephone John 6261



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FINANCIAL MARKETS

Decline in Stocks Continues—Bonds Generally Lower—Exchange Breaks and Recovers.

Yesterday witnessed resumption with some emphasis of the downward reaction in various financial markets; the movement being, however, of a character which suggested that the decline may not be far from its culmination. Alike in the stock market, the bond market and the foreign exchange market, the fall of prices has been attributable to what Wall Street describes as "technical conditions," and not at all to unfavorable developments of an economic sort. A turn for the worse in the business situation or in the money market might have foreshadowed further reckoning, but the effect of overdone "bull movements," of incidental obstacles such as a half-billion Government loan subscription and a $100,000,000 remittance by Great Britain to our Treasury, is not usually long in spending itself.

In yesterday's stock market, however, declines of 1 to 8 points were unpleasantly numerous; even the railway shares declined, and closing prices were not far from the lowest. The bond market again showed more or less instability; prices for the war loans fell off another fraction and even the new 4¼ per cents dropped to 99⅝, or about ½ point under their high price of last week.

The course of the money market had no evident bearing on these movements, and the weekly Federal Reserve statement, if it proved anything, showed decreased pressure on credit facilities. Discounted bills in fact decreased $16,500,000 at the New York Bank and $41,400,000 in the system as a whole, and in both cases the past week's decrease follows substantial reduction in the week preceding. The reserve ratio increased 4⅝ per cent. at New York and 2⅝ for the twelve banks combined—an interesting sign of tendencies in the field of credit.

Exchange on France broke violently, then more than recovered all its loss. The early decline carried the rate to 6.81¼ cents per franc, which compared with 7.47 a week ago and with 9.37 in the middle of last April. It was in fact the lowest price reached since January, 1921. The explanation put forth yesterday, even in the press cables, that the fall in rates was a consequence of the large deficit shown in the new French budget, will not hold water; first because that deficit was plainly foreshadowed long ago, and, second, because the decline has affected Italian and Belgian exchange also, and to practically the same extent. Neither can so sudden and violent a decline be wholly accounted for by actual or impending increase in purchase of American produce by France. It is difficult to escape the conclusion that the movement, as Wednesday's cabled comment from the Bank of France intimated, is connected with the British Government's payments to our Treasury. Yesterday it was announced, as was pretty well understood beforehand, that England will pay another $50,000,000 instalment on Nov. 15.

Apparently the credits accumulated for the purpose, partly created by the gold shipments from the Bank of England, were largely used up in the October payment. In financing the necessary balance through the exchange market the London bankers, rather than put out sterling bills, seem to have been selling their holdings of exchange bills on Paris—of which, because of England's much larger export trade to France this year, the accumulation must have been considerable, as it was with Belgian and Italian exchange bills also. Such operations usually result both in violent declines and violent recoveries, both of which are apt to be greatly accentuated by excited speculation. Meantime, so far as regards the French economic situation, the Bank of France reported yesterday reduction of 435,000,000 francs for the week in the country's paper currency, making 818,000,000 retirement in three weeks.

MONEY.

THURSDAY, OCT. 26, 1922.

Stock Exchange call money got up to 6 per cent. in a series of fractional advances from opening and renewal at 4½. Heavy withdrawals by local and interior banks accounted for firmness. Dealers report increased number of bids at 5 per cent. for fixed period accommodation, from previous 4½. Commercial paper moved up to spread of 4½@4¾ per cent. for choice names, other names discounted at 5. Selling rate for eligible acceptances advanced an ⅛ to 4 per cent., buyers' rate unchanged at 4⅛.

Call Loans.

Renewals.	High.	Low.	Last.	Wednesday, Last.
4¾	6	4½	6	4½

Time Loans.

	Mixed collateral, 60-90 days	4¾@5
	4, 5 and 6 months	5
	All industrial collateral, 60-90 days	4¾@5
	4, 5 and 6 months	5

Commercial Paper.

	Best names, 4 to 6 months	4½@4¾
	Other names, 4 to 6 months	5

Discount Rates, Federal Reserve Bank.

Commercial paper, 15 days, 4; 16 to 90 days 4
Liberty bonds, Victory notes and Treasury certificates of indebtedness, 15 days, 4; 16 to 90 days...4

"Bankers' Acceptances.

Call loans against acceptances.....4

Prime bankers' acceptances, eligible for purchase or rediscount by Federal Reserve Banks. Rates quoted are for discount at purchase:

	Bid.	Asked.
30 days	4¼	4
60 days	4¼	4
90 days	4¼	4
4 months	4¼	4
5 months	4¼	4
60-90 days	4½	4¼
Non-members and private bankers, 60-90 days	4½	4½

London Market.

Money at London unchanged at 1¾ per cent.; short bills unchanged at 2¼ per cent.; three months' bills unchanged at 2⅛@2⅜ per cent.

Gold bullion up 1d at 93s 10d. Taking the British Mint standard price of 85s per fine ounce as par, the market quotation for gold would represent a price of 109¾ at London. On the same basis the highest London price for gold for the year to date was 115⅝ on Jan. 3. The highest price since open trading in gold was resumed at London in September, 1919, was 119⅝ on Feb. 6, 1920; the lowest 107⅝ on June 7, 1922.

Clearing House Exchanges.

Exchange of checks at the New York Clearing House, $774,000,000; balances, $75,000,000; Federal Reserve Bank credit balance, $53,000,000; exchanges a year ago, $560,000,000.

SILVER BULLION.

Bar silver in London ¾d lower at 34½d. New York price for domestic silver was quoted at 99¾c per ounce, the Mint price; foreign silver ⅝c lower at 67⅜c.

Range for 1922:

	Highest.	Lowest.
London	37⅝d May 22	32½d Feb. 28
New York	73¼c May 23	63¼c Feb. 28

Range for 1927

London	49¾d Sep. 27	30¾d Mar. 5
New York	73¾c Oct. 17	33⅝c Mar. 5

NEW YORK STOCK EXCHANGE TRANSACTIONS

THURSDAY, OCT. 26, 1922.

Day's Sales.	Wednesday.	Tuesday.	A Year Ago.	Two Years Ago.
1,180,156	1,025,356	929,553	664,623	839,433

Same Period	Year to Date.	1921.	1920.	1919.	1918.
	214,541,287	117,430,848	177,222,796	261,774,407	116,679,691

High.	Low. 1922.	Sales.	Dividend Rate. Stock and	First.	High.	Low.	Last.	Net Ch'ge.	Closing Bid.	Ask.
52	46	300	Adams Express	80	80	79	79	— 1	78¼	79½
23	10⅞	100	Advance Rumely	16½	16½	16½	16½	— ⅛	16	17½
60½	31⅝	200	Adv. Rumely pf. (3)	50½	50½	50½	50½		50½	51
66	45½	300	Air Reduction (4)	61¾	61¾	61¾	61¾	— ⅛	61	62
18⅜	9½	2,000	Ajax Rubber	13⅜	13⅜	13⅜	13⅜	— ⅛	13¼	13⅜
3	1⅜	1,100	Alaska Juneau	1⅝	1⅝	1⅝	1⅝	+ ⅛	1⅝	1⅝
119⅜	107	200	All Am. Cables (7)	119	119	118⅝	118⅝	— ⅜	118½	120
91½	55½	2,500	Allied Ch. & D. (4)	82⅝	82⅝	81	81	— 1½	81	82
116½	101	200	Do pf. (7)	114¾	114¾	114¼	114¼	— ¾	114	114⅝
59¼	37⅝	7,200	Allis-Chal. Mfg. (4)	46	46	41½	42⅞	— 3½	42⅜	43
104	86½	300	Allis-Ch. Mfg. pf. (7)	96	96	96	96		95	98
42⅜	22⅜	1,900	Amer. Ag. Chemical	33½	33½	30	31	— 2⅜	31	32
72¾	55⅜	800	Am. Ag. Chem. pf.	64⅜	64⅝	61¼	61½	— 2½	61¼	62
49	31⅝	100	Amer. Beet Sugar	42¼	42¼	42¼	42¼	— ¼	41¾	42½
86⅞	61	400	Am. B. S. & F. (4)	76⅞	76⅞	76¼	75⅝	— 1	75¾	75⅞
76⅞	52¼	18,800	American Can	72⅜	73⅝	71⅞	71⅞	— 1¼	71¾	71⅞
111⅞	93⅛	300	Amer. Can pf. (7)	111	111	110¾	110⅝	— ⅜	110⅝	111
101	84	1,000	Am. Ch. & Fdy. (12)	185½	186	183½	183½	— 3½	182½	183
125	115½	300	Do pf. (7)	122¾	122¾	122¼	122¼	— ¼	122¼	124
30½	19¾	600	Amer. Cotton Oil	25⅞	25⅞	25	25	— 1	25	25½
61	41	100	Amer. Cot. Oil pf.	51½	51½	51½	51½	— ½		
7¼	4⅝	100	Amer. Drug. Syn.	6⅝	6⅝				6	6¼
162	126	600	Amer. Express (8)	147½	147½	146	146	— 2	140	150
17⅜	12	200	Amer. H. & Leather	13¾	13¾	13	13	— ¾	13	13⅜
74⅜	58	300	Amer. H. & L. pf.	70¾	70¾	69½	69½	— 3¼	69½	71
122	78	1,000	American Ice (7)	109	109	108	108	— 1	106½	108
50⅜	31½	2,000	Amer. International	32¼	32¾	31½	32	— ⅛	31½	32
13⅞	9¼	800	Am. La. F. F. E. (1)	12¾	12¾	12¾	12¾	— ⅛	12¾	12⅞
42⅜	29⅜	2,300	Amer. Linseed	36⅝	36⅝	36	36	— ½	35¾	37
64⅞	52	100	Amer. Linseed pf.	56	56	56	56	— 3	56	60
136½	102	7,900	Amer. Loco. (6)	130¾	130¾	126⅞	126⅞	— 3¼	126½	127
121½	112	200	Amer. Loco pf. (7)	121	121	121	121		120½	121½
52¼	44	300	Amer. Metals (3)	47⅜	47⅜	47⅛	47⅛	— ⅛	47	48
129	82	800	Amer. Radiator (4)	118⅝	118⅝	117	118	— 2	115	119
9⅜	3⅝	2,800	Am. Saf. Raz. (2)	8⅝	8⅝	7⅞	8	— ⅛	7⅞	8
25⅜	14⅝	1,400	Amer. Ship & Com.	21¾	22	21½	21⅝	— ¼	21½	21⅝
67⅛	48⅜	2,700	Amer. Sm. & Refin.	59¾	59⅞	58⅝	58⅝	— ¾	58	59¼
104⅛	86⅞	400	Do pf. (7)	103	103	102¾	102¾	— ⅛	101½	102½
99	81	100	Am.Sm.Sec.pf.A (6)	98	98	98	98		98	99
46½	30⅝	2,000	Amer. Steel F. (3)	43⅜	43⅝	42¾	42¾	— ⅝	42½	42⅝
85⅞	54⅛	2,300	Amer. Sugar Refin.	77¾	77¾	76¾	76¾	— 1⅛	76	77⅛
112	84	100	Amer. Sug. R.pf.(7)	106	106	106	106	+ ⅛	105½	107
47	23⅛	1,300	Amer. Sum. Tob.	35	35½	34⅝	34⅝	— 2¼	34	35½
128⅛	114¾	6,400	Amer.Tel. & Tel.(9)	122⅝	122⅞	121⅞	122⅝		122	122¼
160½	129⅝	400	Amer. Tob. (12)	159	159	159	159	— 2	159	161
165¾	126	700	Do. Class B (12)	158	158	155½	155½	— 1⅞	155	155½
23½	6	600	Am. W. W. & Elec.	27¾	28⅝	27¾	28⅝	+ ¾	27½	27¾
93⅝	67	300	Do 1st pf. (7)	88	88	88	88		86	90
55¼	17¼	200	Do participatg. pf	51	51½	51	51½	+ 1½	50	51
105	78½	6,000	Amer. Woolen (7)	98	98	97	97¼	— 1½	97	97½
21	12⅜	400	Amer. Zinc L. & S.	18¼	18½	17	17	— ⅝	17	18⅛
57	47	4,100	Anaconda Copper	50⅝	50⅝	50⅛	50⅛	— ⅜	50⅛	50⅞
49⅜	43	200	Asso. D. Goods (4)	58⅝	58⅝	58⅝	58⅝		58½	59
135½	99	700	Associated Oil (6)	119	119	116	116	— 3½	116	115
108½	91⅜	4,100	Atch. T. & S. F. (6)	106⅝	106½	105¼	105⅝	— ⅞	105	105½
95¼	85	500	At., T. & S. F.pf.(5)	93¼	93¼	93	93	— ⅛	93	93½
5½	¾	200	Atlantic Byrn. & Al.	⅞	⅞	⅞	⅞	— ⅛	⅞	1
124⅞	63	1,300	Atl. Coast Line (7)	119½	119⅝	119¼	119¼	— ¼	119½	120½
3	1¼	400	Atlantic Fruit	2	2⅛	1⅞	2⅛	+ ¼	2	2⅛
2⅝	1⅜	300	Atl. Fruit cfs.	2	2	2	2		2	2⅛
48¼	21	11,200	A. G. & W. Indies	23¼	23¼	21	22⅜	+ ⅛	22½	23
31¾	16½	800	A. G. & W. I. pf.	18⅛	18⅛	18⅛	18⅛		18	20
1575	900	21	Atlantic Refin. (20)	1396	1396	1375	1380	— 20	1375	1400
40⅝	9¼	2,300	Austin Nichols	33½	33½	31½	31½	— 2	31½	32
91	68	100	Aus. Nichols pf. (7)	84	84	84	84	+ ½	84	85
15½	10½	200	Auto Sales pf. (1)	15⅜	15⅜	15⅜	15⅜	+ ⅛	13½	15½
142⅜	92⅜	27,000	Baldwin Locom. (7)	134⅜	135⅜	132⅜	133⅜	— 2	133	133¼
118	104	100	Baldwin Loc. pf.(7)	117½	117½	117½	117½	— ½	115	117
60¼	33½	10,200	Baltimore & Ohio	54⅝	54⅝	52¼	52⅝	— ⅛	52⅜	53
68⅞	52½	100	Balt. & Ohio. pf.(4)	63	63	63	63	— ½	61	64
94	93½	300	Bangor & Ar. pf.(7)	93½	94	93¼	93¼	— ¼	93¼	94⅝
50¾	10⅜	2,900	Barnsdall Class A	25⅝	25⅝	24⅞	24⅞	— ⅛	24¾	24⅞
26	15⅞	300	Barnsdall Class B	23	23	22¾	22¾	— 2⅛	22	23
300	267	30	Bank of Com. (12)	297⅜	298	297⅜	298			
1⅝	⅜	100	Batopilas Mining	¾	¾	¾	¾	— ⅛	¾	⅞
70	30	1,700	Beech Nut Pac.(48c)	40¾	40¾	38¾	38¾	— 1⅛	38½	39¼
79	51	300	Bethlehem Steel	72	72	72	72	— 2	70	72
104¼	92	10,300	Beth. Ch. Class B(5)	72½	72½	71⅜	71⅜	— 1⅝	71½	72
100⅝	96⅞	1,000	Beth. St. pf.,new(7)	99½	99	99	99	— ½	98	99
10½	4⅝	100	Booth Fisheries	7⅞	7⅞	7⅞	7⅞		8	
39	19¼	100	Brit. Em. St. 2d pf.	31⅞	31⅞	31⅞	31⅞	— ⅛	31½	32
124⅝	100	800	Bklyn Edi. Elec. (8)	118½	118½	117¾	117¾	— 1¼	117½	118
20	9¾	900	Bklyn Rapid Tran.	17⅞	17⅞	17⅝	17⅝	— ⅛	17½	17⅝
400	8	400	B. R. T. ctfs. of dep.	15¾	15¾	15⅝	15⅝	— ⅛	15½	15⅝
139½	115	200	Burns Bros. (†10)	135⅝	135⅝	135½	135½	— 1½	134½	136½
53	28⅝	400	Burns Bro., Cl.B.(2)	48⅝	48⅝	48⅝	48⅝		48½	49
100	87¼	300	Bush T. Bdgs.pf.(7)	98	99	98	99		97½	99
8¼	5¼	600	Butte Copper & Zinc	7⅛	7⅞	7⅛	7⅞	— ⅛	7⅛	7⅞
34	20⅜	1,000	Butte & Superior	32⅞	32⅞	31⅝	31⅝	— 1	31⅜	31⅝
24	18	400	Butterick Co.	19⅜	19⅜	19	19	— ⅜	19	20½
15⅜	9⅝	1,400	Cadde Cent. O & R.	9¼	9¼	8⅝	9¼	+ ⅛	8½	9¾
86½	66	500	Cal. Packing (6)	83⅝	83⅝	82½	82½	— 1⅛	82⅜	83
71½	43⅝	1,600	Cal. Petroleum	57⅞	58	56½	56½	— 2	56	57
11⅜	5⅛	800	Calish.Z.Lead x.rts.	8¼	8¼	8	8⅛		8	8⅛
151½	119½	2,400	Can. Pacific (10)	148	148	144	144	— 2	144	144½
9½	3	100	Case (J. I.) Plow	4¼	4¼	4¼	4¼	— ¼	4¼	5
44	36	200	Case(J.I.)Thresh. M.	36	36	36	36	— 1	35	37
44½	29⅝	3,000	Central Leather Co.	39¼	39¾	38¼	38⅝	— 1¼	38⅜	38⅝
82⅝	63⅝	600	Cent. Leath. Co. pf.	76⅜	76⅜	76	76	— ⅛	76	76⅞
41⅝	22⅝	1,600	Cerro de Pasco Cop.	39⅜	39⅞	38½	38½	— ⅝	38½	38⅝
53¼	34	200	Certain-teed Prod.	42	43⅝	43	43⅝	— ⅛	43	44
79¼	47⅝	6,000	Chandler Motors (6)	60	60⅝	59¼	59½	— ⅝	59½	59⅝
74	54	2,000	Ches. & Ohio (4)	76	76	74	74	— ½	73¾	74
105⅝	103⅜	500	Ches. & O. pf. (6½)	104¼	104⅞	103⅝	103⅝	— ⅝	103½	104
12⅝	1⅝	700	Chicago & Alton	2⅜	2⅜	2⅛	2⅛		2½	2⅝
20½	3½	100	Chicago & Alton pf.	4¼	4¼	4¼	4¼		4	5
64⅞	31	600	Chi. & East. Ill. pf.	60	60	59½	59½	— 1½	59½	59¾
104⅞	48⅛	2,800	Chicago Gt. Western	6¼	6¼	6¼	6¼	— ⅛	5⅞	6
24¼	11⅝	2,400	Chi. Gt. West. pf.	14	14	12	12⅜	— 1½	12¼	12⅝
66½	16½	1,800	C., M. & St. Paul	31½	31½	30¾	30¾	— 1¼	30¾	30⅞
55	29	5,000	C., M. & St. P. pf.	48⅜	48⅜	47	47	— 1	47	47⅜
95¼	59	900	Chi. & N. W. (5)	90½	90⅝	90	90		90⅜	90
50	30⅜	19,900	C., R. I. & Pacific	99⅛	99⅛	90¼	90¼	— 3½	90	90⅜
103	83½	1,700	C., R. I. & P. pf. (7)	99½	99½	90¼	99¼	— 1	99	99½
93⅝	70¾	400	C., R. I. & P. pf. (6)	91½	91½	90¼	90¼	— ¼	90	90½
90	61	100	C., St. P., M.&O. (5)	83¾	83¾	83¼	83¼	— ¼	82½	86
27	15½	6,900	Chile Copper	25	25	24¾	24¾	— ⅛	24⅝	24½
33⅜	25	700	Chino Copper	27¼	27⅝	27	27	— ⅜	27	27⅛
68⅝	43	400	Cluett-Peabody	64	64⅝	64	65½		64	66
82⅜	41	7,000	Coca-Cola (4)	78½	78½	76⅜	77	— 1½	76½	77⅜
37	24	1,200	Colorado Fuel & I.	30½	30½	30	30	— ½	29½	30½
50	48	200	Com Solvents, A (4)	48½	48⅝	48	48	— ¼	48	49
47¼	44	100	Do B	44½	44⅝	44⅜	44⅜	+ ⅛	44	45
53⅞	38	500	Colorado South. (3)	47½	47⅝	47	47	— 1¼	47	47⅜
114⅜	64⅜	1,900	Col. Gas & Elec. (6)	109½	109½	108¾	108⅜	— ¾	108½	109
74	51⅛	2,700	Col. Graphophone	29	29	29	29	— ⅛	29	29⅛
79⅝	55½	1,000	Comp. Tab. Rec. (6)	68½	68⅝	66¼	66¼	— 2¾	66¼	67
42¾	18⅝	1,500	Consolidated Cigar	37⅞	37⅞	36½	36⅝	— 1¾	36½	37
82¼	47	200	Do pf. (7)	82¾	82¾	82¾	82¾	— ¼	81½	82½
145⅝	85	32,800	Consolidated Gas (8)	142	142	136½	137	— 5½	136⅜	137
15⅝	9	5,400	Consolidated Textile	11¾	11⅝	10¾	11	— ⅛	10½	10⅝
45⅝	35¾	5,000	Continental Can	97	97	94	95⅝	— 1⅞	95½	95⅞
93⅜	66	300	Continental Ins. (6)	92	92	91½	91½		91	95
134⅜	91¼	14,300	Corn Prod. Ref. (16)	127	127	124½	124½	— 1⅞	124½	124⅞
121	111	100	Do pf (7)	121	121	121	121		120	122
53¾	31⅝	7,600	Cosden Co. (4)	49¼	49¼	48¼	48¼	— ¾	48⅜	48½
102½	99½	100	Do pf. (7)	100⅝	100⅝	100⅝	100⅝	+ ⅛	100	100⅝
98⅝	72¾	16,500	Crucible Steel	81	81	77½	78¼	— 2⅝	78	78½
28	14½	1,100	Cuban Am. Sugar	21⅞	21⅞	21¼	21¼	— ½	21¼	21⅝
19⅝	8½	1,300	Cuba Cane Sugar	12	13	12½	12⅝	— ⅛	12½	12⅝
41⅞	15¾	800	Do pf.	36½	36⅝	35¾	35¾	— ⅞	35½	36
65⅜	29½	5,900	Davison Chemical	32½	32¾	32	32½	+ ⅛	32	32¼
24⅞	15⅝	400	De Beers Mines	22	22	21⅝	22	+ ⅛	21⅝	22
141½	106⅝	400	Del. & Hud. (9)	135¼	135¼	134½	134½	— ¾	130¾	134½
143	110¾	2,700	Del., L. & W. (†15½)	138	139	134⅝	135½	— 2½	135	135½
118½	100¾	200	Detroit Edison (8)	111	111	110¼	110½	— 1	110½	111½
40¼	18½	1,100	Dome Mines (2)	39¼	39¼	39	39	— ⅛	38¾	39¼
6	2⅝	200	Dul., S. S. & Atl.	3	3	3	3		3	3½
167½	115	1,000	Dupont de Nem (8)	153½	153¼	152¼	152¼	— 2½	153	155
88¼	70	2,000	Eastman Kodak (5)	85½	85½	85	85	— ¾	85	85½
58½	40½	4,700	Elec. Stge. Bat. (3)	57	57	55⅝	56	— 1	56	56½
11⅞	2¾	100	Emerson Brant.	5⅛	5⅛	5	5⅛	— ⅛	5	7
44½	22	200	Do pf.	30	30	30	30	— ½	20	30
80½	76¼	2,000	Endicott-J. (5)	83¾	86¾	85	85	— ¼	84⅝	85½
116¼	104	300	Do pf. (7)	116½	116¾	116	116¼	+ ¼	115	117
18⅝	7	1,800	Erie	15⅞	15⅞	15¼	15¼	— ⅜	15	15¼
28½	11⅛	1,500	Do 1st pf.	25⅝	25⅞	23½	23½	— ⅝	23½	25⅞
30½	7⅝	100	Do 2d pf.	17⅜	17⅜	17⅜	17⅜	— ⅛	17	18
81½	30	200	Exchange Buffet (2)	30½	30½	30½	30½	— ⅛	30½	30⅝
107	75¼	4,600	Famous Play.-L. (8)	94½	94½	92¾	93⅜	— 1⅝	93¼	93½
107⅜	91½	100	Do pf. (8)	99	99	99	99	— 1	98½	99
111	61	200	Fed. Min. & Smelt.	12½	12½	12¼	12¼	— 2½	12	13
39⅜	25½	400	Fisher Body (10)	140	140	138	138	— 3	137	139
		100	Do Ohio pf. (8)	94¾	94¾	94¾	94¾	— ¼	94½	95
		1,200	Fisk Rubber	12¾	12¾	12¼	12¼	— ¼	12¼	12½
		3,600	Freeport-Texas	22⅝	23	22⅝	22⅞	— 1¼	22¾	22⅞
		4,500	Gen. Am. Tk. C. (3)	74	75	73	73¼	— ¾	73	73½
		16,700	Gen. Asphalt	59¾	59¾	57⅞	58⅜	— 1⅝	58¼	58½
			Do pf. (5)	91	91	90	90	— 1⅝	89½	91
		1,000	Gen. Cigar (6)	78¾	78¾	78½	78¾	— ⅛	78⅛	79
		800	Gen. Electric (8)	179	179	176	176	— 4½	175	177
		400	Do Special	10½	10½	10⅜	10⅜	+ ⅛	10⅜	10⅝
		16,700	General Motors	14⅛	14⅛	14	14	— ⅛	14	14⅛
		300	Do pf. (6)	84	84	83¾	83¾	— ⅛	83	84½
		100	Do pf. (7)	96	96	96	96	+ 1	93	96
		100	Do 6% deb. (6)	83½	83½	83½	83½	— ⅛	83	83½
		300	Gimbel Brothers	42	42	42	42		41¾	42½
		600	Do pf. (7)	102	102	100¾	100¾	— 1½	100	102
		400	Glidden Co.	12	12	11⅝	11⅝	— ⅛	11	12
		3,300	Goldwyn Pictures	7⅛	7⅛	7	7	— ⅛	7	7¼
		700	Goodrich (B.F.) Co.	33½	33⅝	33⅛	33⅛	— ⅛	33	34
		100	Do 7% deb. (7)	84⅞	84⅞	84⅞	84⅞	+ ⅛	84	86
		800	Granby Consol.	28⅝	28⅝	28	28	— 1	27½	28½
		6,200	Gt. North., pf. (7)	93	93⅛	91½	91⅝	— 1½	91½	91⅝
		5,200	Gt. Nor. Ctfs. for Ore Prop. (4)	35	35	34	34¼	— ¼	34¼	34½
		500	Gulf, Mobile & N.	15⅝	15⅝	15	15	— ¼	14⅜	15½
		200	Do pf.	45½	45½	45⅛	45⅛	— 1½	44½	46½
		7,500	Gulf States Steel	85½	86	84	84½	— 1½	84	85
		1,000	Hahnbshaw El. Cable	28

Preferred Stocks

of sound public utility companies are steadily working toward a lower yield basis. It is becoming increasingly difficult to purchase seasoned issues on better than a 7% basis.

We have a limited supply of stocks yielding

6¾% to 7¾%

which we offer with our recommendation and will be glad to submit offerings upon request.

STONE & WEBSTER
INCORPORATED
120 Broadway, New York
Telephone, Beekman 6020
BOSTON CHICAGO

BONDS ON STOCK EXCHANGE

THURSDAY, OCT. 26, 1922.

	1922.	1921.	1920.	1919.	1918.
Day's sales:					
Liberty bonds	$5,587,000	$7,488,050	$9,958,700	$11,838,000	$5,013,000
Other domestic bonds	8,524,000	3,528,500	4,151,000	2,742,000	1,570,000
Foreign bonds	2,019,500	1,807,000	1,127,000	554,500	1,616,000
Total all bonds	$16,130,500	$12,823,550	$15,236,700	$15,134,500	$8,199,000
Year to date:					
Liberty bonds	$1,396,914,407	$1,641,120,675	$2,286,667,365	$2,094,968,415	$975,129,000
Other domestic bonds	1,647,294,900	732,176,300	550,576,585	433,168,485	265,136,500
Foreign bonds	507,248,300	266,580,700	219,516,600	181,276,100	215,005,500
Total all bonds	$3,551,457,607	$2,639,877,675	$3,056,660,550	$2,709,413,000	$1,455,271,000

UNITED STATES GOVERNMENT LOANS.

Range Since Date of Issue. High.	Date	Range, '22. Low.	Date.	High.	Low.	Sales.	Issue.	Open.	High.	Low.	Last.	Net Ch'ge.	Closing Bid.	Asked.	Yield.
101.90	May 22,'19	86.00	June 2,'21	101.02	94.96	512	Liberty 3½s, 1932-47	101.02	101.02	101.02	101.02	—.48	100.02	100.30	3.42
101.40	Sep. 22,'22	99.14	July 11,'21	101.02	94.92	...	Liberty 3½s, registered	...	...	...	...	....	....	....	....
101.88	July 25,'22	93.00	May 19,'20	101.88	93.70	...	1st conv. 4s, 1932-47	...	...	...	...	....	98.00	98.30	4.10
101.20	July 24,'22	93.80	May 19,'20	101.38	97.80	1	Lib. 1st cv. 4s, reg.	98.00	98.00	98.00	98.00	....	....	....	....
100.80	July 28,'22	91.40	May 20,'20	100.80	96.80	...	Liberty 2d 4s, 1927-42	...	...	...	...	....	98.00	98.30	4.12
100.54	July 14,'22	91.80	May 21,'20	100.54	96.60	...	Liberty 2d 4s, reg.	...	...	...	...	....	....	....	....
102.00	July 28,'22	90.00	June 4,'20	102.09	98.09	20	Lib. 1st 2d cv.4½s,1932-47	100.30	100.30	100.30	100.30	—.04	100.10	101.10	....
101.78	July 28,'22	94.00	May 21,'20	101.78	98.00	60	Lib. 1st cv. 4½s, 1932-47	98.02	98.02	98.30	98.30	—.30	98.30	98.40	4.50
101.40	July 24,'22	94.80	July 30,'20	101.40	95.86	9	Lib. 1st cv. 4½s, reg.	98.06	98.26	98.26	98.26	—.16	....	....	....
101.00	July 24,'22	91.40	May 20,'20	101.00	94.92	684	Lib. 2d cv. 4½s, 1927-42	98.12	98.48	98.06	98.10	—.36	98.10	98.30	4.50
100.80	July 23,'22	93.50	Dec. 23,'20	100.80	96.62	9	Lib. 2d cv. 4½s, reg.	98.03	98.03	98.03	98.00	—.36	....	....	....
101.00	July 20,'22	95.60	Dec. 20,'20	101.00	96.74	225	Lib. 3d 4½s, 1928	98.70	98.82	98.58	98.62	—.20	98.62	98.66	4.40
100.84	July 25,'22	82.40	May 19,'20	100.84	94.72	4	Lib. 3d 4½s, registered	98.46	98.46	98.46	98.46	—.16	....	....	....
101.38	July 27,'22	87.44	May 20,'20	101.38	95.80	19623	Lib. 4th 4¼s, 1933-38	98.70	98.72	98.58	98.62	—.28	98.44	98.50	4.38
101.62	July 28,'22	82.00	May 20,'20	101.62	96.70	22	Lib. 4th 4¼s, registered	98.74	98.82	98.62	98.62	....	....	....	....
100.62	July 27,'22	100.02	Oct. 26,'22	100.62	100.02	1804	Victory 4¾s, called	100.02	100.04	100.02	100.02	—.06	100.02	100.06	4.40
100.50	July 27,'22	99.92	Oct. 26,'22	100.50	99.92	41	Victory 4¾s, called reg.	100.00	100.00	99.92	100.00	....	....	....	....
100.58	May 10,'22	94.70	May 26,'20	100.62	100.02	258	Victory 4¾s, 1923-38	100.26	100.30	100.24	100.26	—.02	100.26	100.34	4.12
100.60	Apr. 5,'22	94.60	May 21,'20	100.00	99.94	4	Victory 4¾s, registered	....	....	....	....	....	....	....	....
100.14	Oct. 19,'22	99.88	Oct. 26,'22	100.14	99.38	1548	Treasury 4¼s, 1947-52	99.94	100.00	99.38	99.50	—.46	99.44	99.50	4.40

FOREIGN BONDS.

Argentine 5s, 1945	3.... 89¾	5.... 86	5.... 94	Jap Govt 4s sterl loan, '31	1.... 101⅝	1.... 103¾	2.... 103	15.... 101⅝
2.... 81⅝	1.... 89¾	Ft-American Indus Dev 1st deb 7½s, '43	2.... 95	5.... 101⅝	Paris Lyons Med 6s inter ctfs 53	Rep. of Cuba 4½s 1949	2.... 102
temp 7s '27	City of Copenhagen 5½s, 1944	2.... 89¾	3.... 90	10.... 101¼	17.... 73¾	22.... 85	15.... 101¼
41.... 100¾	12.... 90	Dom of Can 5s, 1926	5.... 90¼	1.... 101¼	2.... 73¾	8s of 1949	U S of Brazil 7½s 1952
2.... 100¾	City of Porto Alegre s f 8s '61, intm ctfs	1.... 90¼	10.... 73¾	5.... 102¼	Rep of Haiti s f 6s, Ser A	1.... 85¼	int rcts
6.... 100¾	2.... 88	1.... 90¼	2.... 73	Kingm of Den 6s, 1942	1.... 73	1902 w i	5.... 87½
7.... 100¾	10.... 100¾	1.... 90¼	1.... 90¼	2.... 73¾	1.... 73	1926 ITC. 90¼	5.... 87½
2.... 101	City of Rio J s f 8s, 1946	1.... 90¼	5.... 73¾	1.... 73¾	25.... 96½	11.... 87½
1.... 100¾	1.... 98	1.... 90¼	5.... 73¾	1.... 73¾	S of Queensland 6s '47	5.... 87½
Chinese Ry 5s 1961	1.... 97½	1.... 90¼	3.... 73¾	5.... 73¾	1.... 100¾	2.... 87½
1.... 53½	12.... 97½	1.... 90¼	20.... 73¾	4.... 73¾	3.... 100¾	1.... 86¾
City of Berne 6s, 1945	2.... 98	1.... 90¼	2.... 73½	5.... 73¾	1.... 100¾	14ff.. 86¾
1.... 108	6.... 97½	1.... 90¼	1.... 73¾	3.... 73¾	1.... 100¾	larger 87
City of Mexico, assn 5s, '24	s f 8s, 1947, Int'n ctfs	1.... 101¼	4½s ctf int, '28	14.... 97¾	1.... 101	10.... 87
8.... 70½	7.... 98	8s, 1941	2.... 98¾	2.... 97¾	1.... 100¾	8s 1941
City of San Paulo s f 8s, '52, int rcts	5.... 99	4.... 90	1.... 98¾	3.... 97¾	1.... 100¾	1.... 100¾
6.... 78¾	2.... 98	4.... 90	1.... 98¾	10.... 72	1.... 101
10.... 78	2.... 98¼	2.... 90	1.... 98¾	1.... 73¾	12.... 100	10.... 101½
10.... 78¼	tamp 5s, '23	2.... 90	1.... 98¾	1.... 73¾	s f 7s 1941	1.... 100¾
City of Christiania s f 8s, 1945	4.... 90	2.... 90	1.... 98¾	1.... 73¾	1.... 100¾	10.... 101½
10.... 108¾	City of Santiago 6s, '36	4.... 90¼	1.... 98¾	1.... 73¾	25.... 107¼	1.... 100¾
City of Copenhagen 5½s, 1944	7.... 77	14.... 90¼	1.... 98¾	1.... 73¾	1.... 107¼	1.... 100¾
13.... 90¼	6.... 76	5.... 90¾	1.... 98¾	1.... 73¾	2.... 107¼	2.... 100
City of Lyons 6s, 1934	City of Tokio 5s, 1952	4.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	1.... 100¼
4.... 73¾	4.... 69¼	1.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	Cent Rys of Brazil Elec tamp 7s '52
2.... 73½	Czechoslovak Rep 8s, '51, intm ctfs	1.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	11.... 87
2.... 73¾	1.... 90¾	1.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	8.... 80½
1.... 73¾	1.... 90¾	1.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	U S of Mex 4s 1954
1.... 73¾	1.... 90¾	1.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	5.... 50
City Greater Prague 7½s, '52, intm ctfs	1st ref 5s 1951	1.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	5.... 50
1.... 73¾	1.... 90¾	1.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	5.... 49
2.... 73¾	1.... 90¾	1.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	1.... 50
1.... 73¾	1.... 90¾	1.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	Un Steamship of Copen s f 6s'37 int ctfs
2.... 73¾	1.... 90¾	1.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	3.... 94½
1.... 73¾	1.... 90¾	1.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	3.... 94¼
City Marseilles 6s, 1934	Series B	1.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	2.... 94
2.... 75½	10.... 107½	1.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	4.... 93¾
1.... 73¾	1.... 107½	1.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	2.... 94
City of Montevideo temp s f 7s, 1952	Dept of the Seine 7s, '42	2.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	1.... 94¼
3.... 85¾	2.... 86¼	15.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	
	25.... 86	2.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	
	15.... 85¾	11.... 90¾	1.... 98¾	1.... 73¾	1.... 107¼	

DOMESTIC BONDS.

N Y City 4s 1957	1.... 109¾	9.... 84¾	1.... 100¾	Er 1st con 4s, 1996	1.... 101¼	5.... 82	Lou & N W 1st ref 6s,'35	1.... 75¾	1.... 83	3.... 104¼
6.... 109¾	Chi & Alton 3½s, 1950	1.... 101	1.... 68¼	1.... 75¾	Montana Pwr 5s, A, '43	1.... 104
2.... 109¾	6.... 82¾	1.... 100¾	1st E 4s, '96	1.... 68¾	6.... 74	12.... 97¾	16.... 104¼
4s 1958	2.... 109¾	1.... 101¼	1.... 63¾	7.... 63	1.... 75¾	Morris & Co s f 4½s, '39	s f deb 6s 1949
5.... 99½	5.... 108¾	1.... 101	12.... 52	cv 4s, 1953	1.... 76	10.... 87¾	1.... 104¾
4½s 1960	Bath Steel ext 6s 1928	1.... 100¾	Series A	16.... 50¾	1.... 75¾	13.... 88	N Y Westchtr & Boston 4½s 1946
1.... 100½	6.... 98¾	deb 4½s, 1951	1.... 49	Ser B, 1963	3.... 75¾	20.... 88¾	24.... 88¾	5.... 54
Adams Ex pr 4s 1948	s f 6s 1948	1.... 90¾	1.... 50¾	1.... 50¾	76.... 75¾	Nat R R of Mex pr Hen 4½s 1926	15.... 53½
20.... 80	10.... 98¾	1st ref 5s, 1951	1.... 50¾	cv 4s, Ser D	5.... 76	Jan & July 1914	5.... 53
Ajax Rubber tamp s f 8s 1936	1.... 98¾	1.... 90¾	1.... 50¾	2.... 50¾	10.... 75¾	coupon on	1.... 53
4.... 99	1.... 98¾	temp 1st & ref 5s,	1.... 50¾	Ft Wayne & Jackson Bus 1st s f 7½s, 1938	10.... 76	1.... 61
Am Ag Ch cv 5s 1928	21.... 98¾	1.... 100¾	1.... 50¾	Int ctfs, 1942	30.... 75¾	Nat Tube 5s 1952	Niagara F P Co 1st 5s 1932
9.... 88	1942	5.... 100¾	1.... 50¾	3.... 102¾	20.... 75¾	5.... 100¾	2.... 109
7½s 1941	2.... 98¾	5.... 100¾	1.... 50¾	2.... 102¾	86.... 76	5.... 100¾	ref 6s 1952
2.... 100¾	6.... 98¾	25.... 100	2.... 50¾	1.... 102¾	6% notes '32 w i	1.... 78¾	1.... 104¼
6.... 104	4.... 98¾	15.... 100¾	1.... 61	Fre Elk & Mo Val 6s, 1933	1.... 78¾	conv 7s '32	2.... 109
4.... 106¾	1.... 98¾	1.... 100¾	Francisco Sug 1st s f 7½s,	2.... 111	1.... 91
5.... 103¾	1.... 97½	1.... 100¾	1942	Gal Hous & H 5s, 1938	29.... 97¾	Int Ag Corp col tr 6s '32	2.... 79
Am Cot Oil 5s 1931	5.... 100	Chi & East Ill gen 5s, temp ctfs, 1951	1.... 82¾	1.... 89	4.... 88½	2.... 94
10.... 83¼	Brier Hill 1st 5½s 1942 when issued	1.... 82¾	Gen Elec deb 5s, 1940	25.... 105½	Int Ct No adj 6s '52 w i	1.... 79¾
Am Smelt & Ref 1st 5s 1947	40.... 100	Chi Gt Wn 4s, 1959	1.... 82	deb 5s, 1952	1.... 90¼
12.... 94	Bdwy & 7th Av 1st con 5s 1943	1.... 81¾	3.... 102¾	8.... 102¾	col tr 6s, '34	1.... 90¼
4.... 94	5.... 72	Chi, Ind & So 4s, 1956	5.... 102	5.... 102¾	11.... 82
5.... 94	Bklyn Edison Co gen 5s ser A 1949	15.... 81	Gen Elec deb 5s, 1952, int ctfs	5.... 102	5.... 82¾
Am Sugr Ref temp 6s 1937	1.... 98	Chi, Mil & St P gen 5½s, Ser B, 1989	5.... 99	G Rer rs 1st s f 6s, Sara, 1963, int ctfs	1.... 90¼
1.... 101¾	gen 7s 1960 ser D 1940	5.... 68	1.... 90¼	5.... 99	Goodrich B F 6½s,'47, temp	4.... 101¼
1.... 101¾	5.... 107½	5.... 64¾	Goodrich B F 6½s,'47, temp	3.... 101
3.... 101¾	Bklyn R Tran 7s 1921	gen 4s, Sr A 1989	4.... 101¼	Grr Tire & R s f 5s, 1931	10.... 99
2.... 101¾	1.... 93¼	4.... 72¾	3.... 101	10.... 98
2.... 101¾	1.... 93¼	4s, 1925	1.... 83¼	1.... 98¼
2.... 101¾	1.... 92¼	1.... 83¼	1.... 83¼	1.... 98¼
10.... 101¾	1.... 92	35.... 83	1.... 83¼	1.... 98¼
5.... 101¾	ctfs of depst 5.... 93¼	9.... 83¼	26.... 83	1.... 98¼
col tr 5s 1946	stamped 10.... 92½	1.... 82¾	5.... 83	1.... 98¼
1.... 97¾	2.... 90¾	Chi & W Ind con 4s 1952	1.... 83	1.... 98¼
1.... 97¾	Bk Un El 1st 5s 1950	5.... 74½	1.... 83	1.... 98¼
1.... 97¾	5.... 85¾	1.... 83	1.... 82¾	1.... 98¼
1.... 97¾	B R & P gen 5s 1937	1.... 83	1.... 82¾	1.... 98¼
9 c.... 96¾	4.... 100¾	1.... 82¾	11.... 82½	1.... 98¼
15.... 97½	con 4½s 1957	7.... 82¾	1.... 82¾	1.... 98¼
conv 4½s 1933	37.... 93¾	2.... 82	cv 4½s, 1932	1.... 98¼
6.... 103	Bush Ter Bldg std 5s 1960	9.... 70½	1.... 98¼
conv 6s 1925	1.... 94	10.... 70½	1.... 98¼
7.... 115¾	Bush Ter 5s 1955	1.... 70½	1.... 98¼
Am Wat Wks & Elec col tr 6s 1934	1.... 94¼	10.... 70½	1.... 98¼
19.... 84	2.... 94¼	7.... 70½	1.... 98¼
2.... 83¾	Bush Ter 5s 1955	7.... 70¾	1.... 98¼
Armour & Co 4½s 1939	8.... 87¾	9.... 70¾	1.... 98¼
9.... 89	Canada South con 5s, A, '62	5.... 70¾	1.... 98¼
Atch Top & S F gen 4s 1995	3.... 99	5.... 70¾	1.... 98¼
10.... 87¾	Can Gen Elec deb 5s, Sr A 1942, tr rcts	15.... 70¾	1.... 98¼
9.... 87¼	10.... 102	5.... 69¾	1.... 98¼
14.... 87¾	Canadian Nor 6½s, 1946	9.... 69¾	1.... 98¼
6.... 87¾	75, 1940	conv 5s, Ser B, 2014	1.... 98¼
adj 4s 1995	33.... 112¾	4.... 75¾	1.... 98¼
5.... 80¾	1.... 113	7.... 75¾	1.... 98¼
stamped 5.... 80¾	4.... 112¾	7.... 75¾	1.... 98¼
conv 4s 1955	Canadian Pac deb 4s	ref 4½s, 2014	1.... 98¼
3.... 82½	8.... 79	2.... 66	1.... 98¼
Cal-Arizona 1st & ref 4½s 1962	3.... 78¾	4.... 65	1.... 98¼
9.... 90¾	7.... 78¾	Ohio & Nwstn gen 5½s 1987	1.... 98¼
Atl & Char A L 1st 4s ser B 1944	14.... 78½	5s.... 75¾	1.... 98¼
7.... 90	Caro. Clinch & Ohio 5s, '38	1.... 75¾	1.... 98¼
Atl Gst L 1st 4s 1953	1.... 90½	gen 5s 1987	1.... 98¼
1.... 87¼	2.... 91¾	19.... 105	1.... 98¼
10.... 87¾	Central of Ga Ry 5s, 1929	6½s 1936	1.... 98¼
gen unified 4½s 1964	5.... 100¾	1.... 110	1.... 98¼
Atl Fruit 7s 1924	10.... 100	Ohio Rys 5s 1927	1.... 110¾
3.... 86	con 5s, 1945	3.... 100	1.... 98¼
Columbia Trst Co ctfs 1.... 36¼	27.... 97	1.... 99¼
Atl Ref temp deb 6s 1937	23.... 96½	5.... 99¼
5.... 90¼	Cent Leather 5s, 1925	1.... 99¼
1.... 90¾	10.... 99	1.... 99¼
1.... 90¾	5.... 98¾	C R I & P gen 4s 1988
1.... 90¾	5.... 98¾	1 c.... 81
Balt & Ohio pr lien 5½s 1925	5.... 98¾	ref 4s 1934
10.... 94¾	1.... 98¾	1.... 82
5.... 95	12.... 98¾	2.... 83¾
gold 4s 1948	Central of N J gen 5s, 1987	6.... 83¾
1.... 82¾	10.... 103¾	11.... 83
1.... 82	Cent Pac gtd 5½s, 1939	1.... 83¾
10.... 82¾	10.... 108	2.... 83¾
3.... 82¾	Cent Pac gtd 5½s, 1960	1.... 83¾
11.... 82¾	1.... 91¾	Chic Ter Rlt Sowestrn Ry 1st & ref 5s 1960
conv 4½s 1933	1.... 91½	83
1.... 120¾	gtd 4s, 1949	Chi Union Sta 6½s 1963
2.... 120¼	Cerro de Pas conv s f 6s, 1931	1.... 111¾
1.... 120¼	5.... 101	4½s ser A 1963
2.... 120¼	4.... 101	1.... 83
10.... 120¼	4.... 101	Chi & W Ind con 4s 1952
1.... 120¼	Chas & Ohio cv 4½s, 1930	5.... 74½
ref 5s 1995	19.... 97¾	gen 5s, Ser A, 1952
11.... 96¼	2.... 96	5.... 82¾
6s 1929	con 5s, 1939	Chile Copper col tr 5s 1932
6.... 100	1.... 100¾	21.... 107
1stf.. 99½	fund 5s, '92	12.... 106¾
1.... 100	1.... 100	4.... 106¾
1.... 100	conv 5s, '46	5.... 106¾
1.... 100	4.... 94¾	17.... 106¾
8.... 100	4.... 94¾	Chic O O & St L ref & imp 4s 1929 ser A
Bowaf div 6½s 1925	2.... 94	1.... 100¾
1.... 92¼	2.... 94	gen 4½s, '92
Tel Chs div 4s 1929	3.... 94¼	1.... 85
5.... 87½	5.... 94¼	
Barnsdall Corp s f 8s ser A 1931	2.... 94¼	
2.... 108¼	1.... 94¼	
Bell Tel of Pa 7s 1945	1.... 94¼	

Odd Lots

Send for our booklet, "Odd Lot Trading."

John Muir & Co.
Members New York Stock Exchange
61 Broadway, New York — 26 Court St., Brooklyn

100 Share Lots

JACKSON & CURTIS
Established 1879
43 Exchange Place
New York

New Haven
(MORTGAGE)
7's, due April 1, 1925
are at present selling to yield
15½%
This issue is equally secured with
New Haven 4's, due 1956
at present selling on the New York Stock Exchange
To yield approximately
7½%
Circular and Yield Table sent upon request

MURRAY & WICKES
120 Broadway
NEW YORK.
Telephone Rector 3535

Province of British Columbia
8% Gold Bonds
due January 6, 1928
Payable in New York in United States Gold Coin
To Yield 5.50%
Inquiries invited

Canadian Bond Corporation of New York
100 Broadway
Phone 4883 Rector

We recommend the sale of
M. K. & T. Adj. 5s
and the purchase of
Hudson & Man. Adj. 5s

This is No. 31 of the series of exchanges we are recommending. Exchange No. 12 will appear in this space one week from today. Our Consulting Service can suggest profitable exchanges for you.

Letter on request.

Paul Plunkett & Co.
Financial Counsel
National City Building
17 East 42 Street

NEW ISSUE

$1,875,000
UNION REFRIGERATOR TRANSIT COMPANY
Series A Equipment Trust 5% Serial Gold Certificates

Dated November 15, 1922 — Due serially as shown below

ISSUED UNDER THE PHILADELPHIA PLAN

Principal and Dividends payable at the National Bank of the Republic of Chicago or at the offices of Messrs. Lee, Higginson & Co., in Boston and New York; coupon Certificates in denominations of $1,000 and $500, registerable as to principal only.

THE NATIONAL BANK OF THE REPUBLIC OF CHICAGO, Trustee.

Dividends payable semi-annually May 15 and November 15 without deduction for any Federal Income Tax now or hereafter deductible at the source, not in excess of 2%.

Present Pennsylvania Four Mill Tax Refunded

From a letter of Hon. E. L. Philipp, President, describing this issue, we summarize as follows:

SECURITY: 1000 new forty-foot steel underframe refrigerator cars of 80,000 pounds capacity each, costing $2,500,000, one-quarter of which is to be paid directly by Company. Until all Certificates have been paid, title to the cars will remain with Trustees and the equipment will be leased to Union Refrigerator Transit Company at rental sufficient to pay interest (technically termed "dividends") on these Certificates, serial maturities and other charges.

Company has no other funded debt and no floating debt.

BUSINESS AND EARNINGS: With predecessor has been for 30 years successfully engaged in business of furnishing refrigerator cars to railways and shippers for transportation of fruits, vegetables, dairy products, and other perishable commodities. It operates, including those now to be built, 3,200 cars.

Since incorporation in 1903, succeeding business established in 1892, Company has operated at substantial profit in every year and cumulated, upon original capital of $50,000, capital and surplus of approximately $2,250,000.

Average net earnings last 5 years, $304,000, or 3.2 times the annual dividend requirement on these Certificates. Indicated earnings for 1922, best in Company's history.

We recommend these Certificates for Investment

Amount	Due	Price	Yielding about %	Amount	Due	Price	Yielding about %
$85,000	May 15, 1923	99.95	5.10	$85,000	Nov. 15, 1926	98.75	5.35
85,000	Nov. 15, 1923	99.90	5.10	85,000	May 15, 1927	98.62	5.35
85,000	May 15, 1924	99.43	5.40	85,000	Nov. 15, 1927	98.49	5.35
85,000	Nov. 15, 1924	99.25	5.40	85,000	May 15, 1928	98.35	5.35
85,000	May 15, 1925	99.06	5.40	470,500	Nov. 15, 1928	98.22	5.35
85,000	Nov. 15, 1925	98.91	5.40	39,000	May 15, 1929	98.10	5.35
85,000	May 15, 1926	98.898	5.35	430,500	Nov. 15, 1929	97.98	5.35

Plus accrued interest from November 15, 1922, in each case, or less discount at rate of 5% to November 15, 1922 on purchases prior to that date

Certificates offered when, as and if issued and received by us, subject to approval of counsel and consent of Railroad Commission of Wisconsin to their issuance.

LEE, HIGGINSON & CO.
BOSTON NEW YORK CHICAGO
HIGGINSON & CO., London

The statements contained in this advertisement, while not guaranteed, are based upon information and advice which we believe accurate and reliable

New Issue

$2,600,000
Hotel Syracuse
First Mortgage 6½% Serial Bonds
[SAFEGUARDED UNDER THE STRAUS PLAN]

Date of Issue, October 23, 1922. Serial Maturities 2 to 18 Years

THE bonds constitute a direct closed first mortgage on the land, fronting 251 feet on South Warren Street, 186 feet on East Onandaga Street, and 144 feet on Harrison Street, Syracuse, N.Y., and the new Hotel Syracuse. This is planned to be the leading hotel of Syracuse, exceptional in design, finish, equipment and location. It will be 13 stories in height, of the best fire-proof steel frame construction. It will contain 610 rooms, each with bath, served by 7 elevators, with 26 stores on the ground floor. The building is now in course of construction, and its completion, free and clear of all prior liens, is unconditionally guaranteed to the bondholders by S. W. Straus & Co., Incorporated.

The hotel is being erected by leading Syracuse citizens, backed by other strong local interests, as a result of great local concern over the present shortage of high grade hotel accommodations. The stock is widely held in Syracuse, $2,000,000 having been subscribed by citizens in the purchase of the preferred and common stock.

Net annual earnings of the Hotel are conservatively estimated at $351,200, more than enough to meet the greatest yearly principal and interest requirements.

The bonds are protected by all the customary safeguards of the Straus Plan and are offered with our full recommendation. Denominations, $1,000, $500 and $100.

PRICE: Par and accrued interest to net 6½%

This entire issue having been sold at retail, to our own clients, this advertisement appears as a matter of record only.

S. W. STRAUS & CO.
ESTABLISHED 1882 . OFFICES IN TWENTY PRINCIPAL CITIES . INCORPORATED
STRAUS BUILDING—565 Fifth Avenue—at 46th Street
New York City
FORTY YEARS WITHOUT LOSS TO ANY INVESTOR

© 1922—S. W. S. & Co.

Province of ONTARIO
20-Year Non-Callable 5% Gold Bonds
DUE OCTOBER 1, 1942

The Province of Ontario is the wealthiest and most populous Province in the Dominion of Canada, having over one-third of the population of the Dominion.

The value of the production of Ontario's farms, mines, forest and industries is over $2,000,000,000 annually, representing more than half the manufactured products of the Dominion, seventy-five per cent of the fruit and thirty-nine per cent of Canada's field crops.

Price to yield 5.06%
Circular on Request

LAGE & CO.
Members N. Y. Stock Exchange
140 BROADWAY NEW YORK

Kansas City Power & Light Co.
First Mtge. 5% Bonds Due 1952

Secured by a direct first mortgage on all fixed property of the Company, and its only funded debt.

Value of property, according to State Public Service Commission and independent appraisers, over 50% greater than bonded debt. After depreciation, earnings applicable to interest charges for year ended July 31, 1922, were over 2¾ times interest requirements.

Price to yield 5.45%

Descriptive circular on request

BODELL & CO.
115 BROADWAY
Providence Boston

Central Crosstown Railroad Co.
First Mortgage 6s
Due November, 1922

Wm. Carnegie Ewen
Investment Securities
2 WALL ST.—NEW YORK
Telephone Rector 3273-4

Lee, Higginson & Co.
Established 1848
NEW YORK
BOSTON CHICAGO

HIGGINSON & CO.
London

Hayes Wheel Co. Stock
Largest manufacturer of automobile wheels in the world

Descriptive Circular on request

McCLURE, JONES & REED
Members New York Stock Exchange
115 Broadway Phone Rector 7021

Safe Bonds for Investment
HALSEY, STUART & CO. Inc.

Investment Securities
Newburger, Henderson & Loeb
Members N.Y. & Phila. Stock Exchanges
100 Broadway, N. Y.
Rector 7060

BLYTH, WITTER & CO.
INVESTMENT SECURITIES
61 BROADWAY
NEW YORK
Telephone 8160 Whitehall
SAN FRANCISCO SEATTLE LOS ANGELES

Investment Bonds
Porter, Robjent & Co.
111 Broadway, New York
Telephone Rector 3848
100 BOYLSTON ST., BOSTON

Continued on Page Twenty-eight.

LEXINGTON & EASTERN RAILWAY COMPANY

First Mortgage 5% Gold Bonds

DUE APRIL 1, 1965

Price to yield about 5%

Kean, Taylor & Co.
5 Nassau Street New York

SECURITIES we recommend are selected as result of our analyses to establish their advantage in relative worth.

Property Over Four Times Bonded Debt

a 5.70% Yield

Its only funded debt consisting of 20 year First Mortgage 5% Sinking Fund Gold Bonds, this particular Company has net quick assets exceeding total bonds outstanding. Net profits, last 4 years, averaged 6⅔ times bond interest—no year under 4⅔ times interest. "AA" rating. These Bonds are recommended as an exceptionally strong investment.

Details on Request

FOSTER, McCONNELL & CO.
14 Wall Street - New York
Telephone: Rector 4220

BONDS

Investment Securities

F. S. Smithers & Co.
Established 1857
19 Nassau St. New York

Daniels Motor Company

8% Cumulative Ptd.

PAR VALUE $100

Yield 8.42%

Regular dividends paid on Preferred since organization

Write for Circular

Gillespie, Meeds & Co.
MEMBERS NEW YORK STOCK EXCHANGE
120 Broadway, New York.
TELEPHONE RECTOR 6218

Irving National Bank

McCLURE, JONES & REED
Members New York Stock Exchange
115 Broadway Phone 8321 Rector

We offer 50 shares
Daniels Motor
8% PREFERRED
@ 60
MACARTNEY & McLEAN
INVESTMENT SECURITIES
52 Broadway New York
Telephone: Broad 7260

Weekly Stock Letter
Sent upon request for T-77
Josephthal & Co
Members N. Y. Stock Exchange
120 Broadway New York
Telephone: Rector 8560

BETHLEHEM STEEL IS SHORT OF LABOR

President Grace Says New Immigration Law Is Causing Difficulty in Industry.

RECOMMENDS A CHANGE

Usual Dividends Declared and Lackawanna Merger Regarded as a Profitable Venture.

Although operating at approximately 80 per cent. of capacity, increased production of the plants of the Bethlehem Steel Corporation is being seriously handicapped by a shortage of labor and interruptions in transportation due to congestion on the country's railroads, according to Eugene G. Grace, President of the company. Commenting on labor conditions, especially in regard to the shortage of unskilled labor, Mr. Grace, after the quarterly meeting of Directors, said "it was becoming a very serious matter in the steel industry, causing in many instances curtailment in operations and delay in construction work." This situation he attributed largely "to the present immigration laws, results of which this year will show a decrease rather than an increase in the working class. Industry in the United States," added Mr. Grace, "cannot continue to grow and prosper as it has in the past without a substantial yearly supply of new labor."

As a remedy, Mr. Grace strongly favored "a selective system of immigration, safely protecting the United States against the importation of undesirables, but a system which would admit desirable workmen, particularly from the Central European countries. This would be an effective way of helping conditions in these countries, while at the same time helping ourselves."

Commenting on earnings, Mr. Grace said that net income of the Bethlehem Steel Corporation for the third quarter, although not sufficient to cover dividend requirements, were substantially greater than either the first or second quarter. Due to marked improvement in earnings for the third quarter and the continued increasing volume of business, together with the strong cash position of the corporation and the surplus accrued during the past years, Mr. Grace said, the Directors felt justified in declaring the usual dividends on all classes of stock. The dividends declared on both classes of common stock amount to 1¼ per cent. quarterly. Dividends of 1¾ per cent. for the current quarter were declared on the new 7 per cent. cumulative preferred stock, issued for the purchase of the Lackawanna property or in exchange for the 7 per cent. non-cumulative preferred stock, on which dividends had been declared in January, 1922, for the entire year.

Certain changes also took place on the Board of Directors. Moses Taylor, H. C. Dalton and Oliver Jennings were elected Directors as representatives of the Lackawanna Steel Company stockholders. Alvin Untermyer was also elected a Director, representing the Untermyer holdings, which are substantial. These elections fill vacancies caused by the resignation of E. V. R. Thayer, J. E. Mathews, J. H. Ward and Allan A. Ryan.

In connection with the taking over of the Lackawanna Steel properties, Mr. Grace stated that the reorganization of the properties has been completed, and that they were now being directed and operated in every respect as one of the Bethlehem properties. He add that both the Directors and management were most enthusiastic as to the opportunities afforded in this consolidation of properties for more economical manufacture and the larger field for the distribution of products.

PRICE OF SUGAR GOES UP.

Several Refineries Now Quote Rate of 7 Cents Pound Wholesale.

Virtually all of the larger local sugar refiners yesterday announced advances in the price of refined sugar. The current price for most companies is now 7 cents a pound wholesale, a price only 10 points below the high price for 1922 established earlier in the year.

The American Sugar Refining Company, National Sugar Company, Warner Sugar Company and the Pennsylvania Sugar Company are all quoting the above price, which is 10 points above the price quoted on Wednesday. Arbuckle Brothers advanced their price 10 points, to 6.90 cents. The Federal Sugar Refining Company continues withdrawn from the market, being sold ahead for some time.

Diamond Match Capital Increase.

Stockholders of the Diamond Match Company have approved an increase in the capital stock from $18,000,000 to $25,000,000, according to reports received in Wall Street yesterday. According to the information, no plans have been decided upon as to what will be done with the increased capital stock, but it is intimated that the outstanding bonds may be retired.

Pacific Development Adjournment.

The annual meeting of the Pacific Development Corporation scheduled for yesterday was adjourned until Nov. 30.

NEW YORK CITY BONDS.

	Yester-day. Bid.	Ask.	Wednes-day. Bid.
4½s, December, 1971	105	106	105¼
4½s, July, 1967	105	106	105¼
4½s, June, 1965	105	106	105
4½s, March, 1963	105	106	105¼
4½s, November, 1957	104½	105¾	105
4½s, May, 1957	104½	105¾	105
4½s, April, 1973	101	102¼	101¼
4½s, April, 1966	101	102¼	101¼
4¼s, April, 1964	100¾	102	101¼
4¼s, March, 1962	101¼	102¾	101¾
4¼s, March, 1960-30	99¾	100¾	99¾
4s, November, 1958	99¼	100	99
4s, May, 1959	99¼	100	99
4s, November, 1956	98¾	99¼	99¼
4s, November, 1955	98¾	99¼	99¼
4s, November, 1936	98	99¼	99¼
3½s, May, 1954	89	91	89½
3½s, May, 1957	99	100	99
3s, November, 1955	89¼	91½	89½
3s, November, 1955	90	92	90

The following are quoted on a percentage basis:

3½s, 1940-1949	4.15	3.85	4.15
3½s, 1925-1930	4.25	4.00	4.25
3½s, 1922-1924	4.30	4.00	4.30
3s, 1925-1930	4.35	4.10	4.35
3s, 1922-1925	4.35	4.00	4.35
4½s, 1923-1926	4.30	4.00	4.30
4½s, 1927-1931	4.30	4.00	4.30

NEW YORK BANK STOCKS.

	Bid.	Ask.		Bid.	Ask.
America	205	211	Fifth	175	
Am Exch	287		First	1230	1330
Bank of U S	162		Garfield	225	
Battery	135		Gotham	180	187
Bowery	425		Greenwich	285	
Bryant Park	155	165	Harriman	380	390
B'way Cent	145		Hanover	627	
Bronx Boro	100		Imp & Trad	590	
Bronx Nat	155		Industrial		150
Butch & D	136	140	Irving	228	253
Chase	346	351	Manhat Co	235	260
Chat & P	262	263	Mech & M	406	
Chelsea Ex	102	115	Mutual	500	
Chemical	500	510	Nat American		150
City	335	340	New Neth	125	135
Coal & Iron	200		Pacific	300	
Colonial	220	225	Park	445	464
Columbia	220	233	Public	330	
Commerce	295	300	Seaboard	320	325
Com'wealth	215		Standard	260	275
Continental	130	140	State	315	
Corn Exch	450		23d Ward	200	270
Cosmopolitan	75	85	Wash Hts	200	
East River	1025		Yorkville	475	
Fifth Av	170				

TRUST COMPANIES.

	Bid.	Ask.		Bid.	Ask.
Bk of NT & T	455	465	Guaranty	227	233
Bankers	372	377	Hudson	100	
Cent Union	425	430	Lawyers Tit	120	122
Columbia	340		Metropolitan	300	310
Empire	218		New York	352	357
Equitable	200	192	Title Guar	145	
Farmers L&T	490	500	United States	1140	1170
Fid Int	200	210	U S Mtg	300	315
Fulton	250				

SOUTHERN PACIFIC EARNINGS GROW

September's Gross and Net Incomes Exceed Last Year's, as Do First Nine Months.

The Southern Pacific Company, in its September earnings statement, shows improvement in both gross and net income. Total gross for September amounted to $23,797,938, an increase of $55,670 over September, 1921, and net railway operating income stood at $5,805,586, an increase of $804,977 as compared with the same month last year. Railway operating expenses totaled $16,749,415 for September, a saving of $721,619 as against last year.

For the first nine months of the year the company reported net operating income of $31,304,079, an increase of $3,967,639 over the corresponding period of 1921. Gross revenues for the first three-quarters this year were $188,750,281, a decrease of $12,050,772 from 1921, while expenses decreased $17,101,655 to a total of $141,357,982 for the nine months ended in September, this year.

The Baltimore & Ohio showed a deficit of $2,685,952 for September, as compared with a net railway operating income of $3,055,536 for September, 1921. For the first nine months of the year the road showed net railway operating income of $12,491,220, a decrease of $2,779,977 as compared with the same period of 1921. In the company's statement it was explained that "there had been charged out in September substantially all abnormal expenses and charges growing out of the strike, so that the net earnings of the remaining months of the year should be in normal relation to the business handled." The statement estimates gross for October, 1922, at $19,000,000 and net at $3,000,000.

Both the Delaware, Lackawanna & Western and the Norfolk Southern reported decreases in their September net earnings. The Lackawanna showed net operating income for the month of $122,339, a decrease of $1,801,588, as against September, 1921. For the nine months net operating income was $5,058,503, a decrease of $4,760,595 as compared with 1921. The Norfolk Southern showed net of $34,532 for September, a decrease of $4,668 from last year.

LONDON WOOL PRICES RISE.

Advances of 5 to 20 Per Cent. Over Last Previous Sale.

LONDON, Oct. 26.—The wool auction sales closed today with offerings amounting to 9,111 bales. The home trade and Americans were the principal buyers and prices were firm.

Compared with the last series the following advances were made: Merinos, 7½ to 15 per cent.; fine crossbreds, 15 per cent.; medium crossbreds, 15 to 20 per cent.; coarse crossbreds, 7½ to 10 per cent.; Cape of Good Hope and Natal 5 to 10 per cent; Punta Arenas 5 to 10 per cent., and Falkland Islands, 10 per cent.

During the series the home trade bought 75,500 bales, the Continent 50,000 and America 8,000, while 6,500 were held over.

Indiahoma Refining Earnings Report

The Indiahoma Refining Company in its report to the New York Stock Exchange in connection with the listing of the new stock of $25 a share par value, shows gross earnings for the nine months ended Sept. 30, 1922, of $1,190,614. After usual reserves for taxes and other charges, net earnings amounted to $582,052.

FOREIGN EXCHANGE

After Early Weakness and Fresh Lows Market Turns Higher—Sterling Higher.

Following an initial period of weakness during which fresh lows were again reported in French, Italian and Belgian rates, European exchanges turned strong at midday, the rally carrying most of the important Continentals higher. Paris checks were in sharp demand, rallying to 6.98⅜ cents from an earlier 6.81¼, Italian improving to 3.94 cents from 3.83½, and Belgium selling at 6.46½ cents from 6.40. The rise in francs was attributed to a halt in the speculative selling, and incidentally to the contraction of 430,000,000 francs in circulating notes shown in weekly report of the Bank of France.

Sterling shared in the move higher, closing at $4.44½ for a net gain of ⅝ of a cent, Berlin holding firm and unchanged. Scandinavians were irregular, with Swiss francs at new low at 14.05 cents.

In the subjoined table the quotation on sterling represents dollars and decimals of a dollar; all others represent cents and decimals of a cent. Quotations preceded by the decimal mark indicate a price measured in fractions of a cent.

THURSDAY, OCT. 26, 1922.

Range of Rates, Sight Exchange.

	High.	Low.	Final.	Wednesday, Final.
LONDON	$4.44⅝	$4.43⅝	$4.44½	$4.44¼
PARIS	6.98⅜	6.81¼	6.93½	6.90½
ROME	3.94	3.83½	3.90¼	3.90
AMSTERDAM	39.00	38.93	38.93	38.90
BERLIN	.02¾	.02¼	.02¾	.02¾
MADRID	15.22	15.19	15.21	15.22

CLOSING RATES.

Parity of exchange is given as reported by the United States Mint, except in countries with a silver standard, where parity fluctuates with the price of silver.

Europe.

	Thurs-day.	Wednes-day.	Week Ago.	Year Ago.
STERLING—Par 14.86⅝ per sovereign.				
Demand	$4.44⅜	$4.44¼	$4.46¾	$3.92½
Cables	4.44⅝	4.44¾	4.46⅝	3.93
Com., 60 days	4.42	4.41¾	4.43¾	3.88⅞
Com., 90 days	4.41	4.40¾	4.42¾	3.87⅝
FRANCE—Par 19.3 cents per franc.				
Demand	6.93½	6.90½	7.47	7.24½
Cables	6.94	6.91	7.47½	7.25
ITALY—Par 19.3 cents per lira.				
Demand	3.90¾	3.90	4.22	3.94
Cables	3.91	3.90½	4.22¼	3.94½
BELGIUM—Par 19.3 cents per franc.				
Demand	6.46⅛	6.40	6.92⅛	7.11½
Cables	6.47	6.40½	6.93	7.12
GERMANY—Par 23.8 cents per mark.				
Demand	.02⅝	.02⅜	.03⅛	.56¼
Cables	.02⅝	.02⅜	.03⅛	.56¼
AUSTRIA—Par 20.3 cents per crown.				
Demand	.0013¾	.0014	.0014	.05
Cables	.0013¾	.0014	.0014	.05
CZECHOSLOVAKIA—Par 20.3 cents per crown.				
Demand	3.08	3.24	3.30	1.00
Cables	3.08	3.24	3.30	1.00
DENMARK—Par 26.8 cents per krone.				
Demand	20.05	20.06	20.03	19.10
Cables	20.07	20.10	20.05	19.15
FINLAND—Par 19.3 cents per finmark.				
Demand	2.40	2.36	2.37	1.59
Cables	2.40	2.39	2.37	1.57
GREECE—Par 19.3 cents per drachma.				
Demand	2.20	2.20	2.10	4.55
Cables	2.23	2.23	2.13	4.60
HOLLAND—Par 40.2 cents per florin.				
Demand	38.93	38.90	39.10	34.04
Cables	38.96	39.04	39.15	34.06
HUNGARY—Par 20.3 cents per crown.				
Demand	.04½	.04¼	.04½	.13¾
Cables	.04¼	.04¼	.04½	.13¾
JUGOSLAVIA—Par 20.3 cents per crown.				
Demand	.41	.42¼	.44½	.54
Cables	.41	.42½	.44¼	.54
NORWAY—Par 26.8 cents per krone.				
Demand	17.85	17.83	17.75	18.13
Cables	17.87	17.85	17.77	18.13

Europe.

	Thurs-day.	Wednes-day.	Week Ago.	Year Ago.
POLAND—Par 23.8 cents per mark.				
Demand	.0079	.0080	.0096	.02¼
Cables	.0079	.0080	.0096	.02¼
RUMANIA—Par 19.3 cents per leu.				
Demand	.65	.66	.62	.68
Cables	.65	.66	.62	.68
SERBIA—Belgrade: Par 19.3 cents per dinar				
Demand	1.64	1.70	1.75	1.36
Cables	1.64	1.70	1.75	1.36
SPAIN—Par 19.3 cents per peseta.				
Demand	15.21	15.25	15.39	13.23
Cables	15.22	15.23	15.40	13.20
SWEDEN—Par 26.8 cents per krona.				
Demand	26.72	26.74	26.65	22.92
Cables	26.76	26.76	26.69	22.96
SWITZERLAND—Par 19.3 cents per franc.				
Demand	18.05	18.25	18.30	18.28
Cables	18.06	18.26	18.32	18.40

Far East.

CHINA—Cents per silver dollar (for Hongkong) per tael for Shanghai and Pe'ing.				
Hongkong, demand	55.25	55.62	55.62	57.12½
Hongkong, cables	55.375	55.75	55.75	57.25
Peking, demand	77.00	78.00	78.00	85.00
Shanghai, demand	73.88	74.42	74.13	79.50
Shanghai, cables	74.00	74.75	74.25	79.75
INDIA—Calcutta: Cents per rupee, nominally stabilized at one-tenth of a pound sterling.				
Demand	28.89	28.94	29.03	27.125
Cables	29.00	29.06	29.18	27.25
PHILIPPINE ISLANDS—Manila: Par 50 cents per silver peso.				
Demand	50.00	50.00	50.00	50.25
Cables	50.25	50.25	50.25	50.75
JAVA—Par 40.2 cents per florin.				
Demand	38.875	38.75	39.25	34.75
JAPAN—Par 49.8 cents per yen.				
Demand	48.18	48.18	48.06	47.81
Cables	48.30	48.30	48.18	47.96

South America.

ARGENTINA—Par 42.44 cents per Argentine paper dollar				
Demand	35.93	35.90	36.30	32.375
Cables	36.00	35.95	36.35	32.50
BRAZIL—Par 32.45 cents per paper milreis				
Demand	11.25	11.25	11.35	12.375
Cables	11.30	11.30	11.40	13.00
CHILE—Par 25 cents per paper peso.				
Demand	13.25	13.45	13.70	11.94
Cables	13.30	13.50	13.75	12.00
PERU—Par $4.8665 per pound.				
Checks	4.05	4.02	3.93	3.57
Cables	4.06	4.03	3.94	3.60
URUGUAY—Par $1.0342 per gold peso.				
Demand	77.77	77.47	77.47	65.90
Cables	78.12	77.82	77.82	66.23

Canada.

MONTREAL—Par 100 cents per Canadian dollar.				
Demand	1.00 9-64	1.00 9-64	1.00⅛	91.9

Russian Currency.

Prices for prerevolution Russian ruble notes were as follows: Par, 51.40 cents per ruble.

	Bid.	Asked.
100 ruble notes, per ruble	.05	.07
500 ruble notes, per ruble	.02⅛	.03

FOREIGN SECURITIES.

	Rate.	Due.		Bid.	Asked
Argen. (unlisted)	5	Sep.,	1945	72⅜	74⅜
Argentine (rects)	4		1953	65	67
Belgian Prem			1920	63	67
Belgian (restor'n)		Sep.,	1919	56	59
Brazil	4½		1883	41⅛	43½
Brazil	4		1889	36½	38½
Brazil	5		1895	43½	45½
Brit. Victory	4	Sep.,	1919	77⅛	80½
Brit. Fund	4	Mar.,	1960	74⅜	77⅜
Brit. Nat. W. B	5		1947-29	86½	88½
Brit. Nat. W. B	5	Oct.,	1927	92⅜	93
Brit. Nat. W. B	5	Oct.,	1923	93	94
Brit. Exchequer	5¾		1925	91⅝	94¾
Canada	5		1937	99¾	100¾
Canada	5½	Nov.,	1933	102⅜	103¼
Chile	5		1911	66½	68½
City of Pelotas	6		1911	52	55
Colombia	6		1913	60	63
Costa Rica	5		1911	58	59
Cuba	6		1929	87	89
French Govt. Vic		Jan.,	1921	53½	55¼
French Loan, '20	6			62	65
French Loan, '17	4	Jan.,	1943	41½	43¼
French L., May, '20	5			60	63
Italy Loan	5			31	33
Midl R. R			1956	60½	62½
Paris-Orleans R.R.	6		1956	60½	62½
*Russ. external	5½	Dec.,	1919	11½	13½
Do (Nat. City Bank ctfs)				9½	10¾
*Russ. ruble bond	5½	Feb.,	1926	⅞	1⅛
*Russ. external	5½	Dec.,	1934	11	12½
Do (Nat. City Bank ctfs)				11	12½
Russ. Rentes of 1914				4½	5¼
Sweden	6	June,	1930	102¾	103
Switzerland	5½	Aug.	1929	103½	104
Uruguay	5		1919	70	73

*Dollar bonds issued in this country.

MARKET AVERAGES.

STOCKS.

YESTERDAY'S RANGE.

	High.	Low.	Last.	Net. Ch'ge.
25 railroads	98.93	97.19	97.21	—1.28
25 industrials	110.27	108.35	108.59	—2.04
50 stocks	89.50	87.72	87.90	—1.66

DAILY RANGE OF 50 STOCKS.

	High.	Low.	Last.	Net. Ch'ge.
Oct. 25	90.34	88.97	89.56	— .23
Oct. 24	90.34	88.09	89.79	— .2
Oct. 23	91.44	89.24	90.06	—1.27
Oct. 21	91.76	90.39	91.32	+ .17
Oct. 20	91.84	90.35	91.15	+ .66
Oct. 19	92.63	90.09	90.49	— .79

MONTHLY RANGE OF 50 STOCKS.

	High.		Low.		Last.
*1922	93.06	Oct. 18	85.80	Oct. 2	87.90
†1921	96.18	Oct. 29	61.54	Oct. 17	64.99
1920	94.03	Oct. 5	70.76	Oct. 28	81.42
1919	89.47	Oct. 31	81.07	Oct. 3	87.58
1918	79.09	Oct. 19	71.45	Oct. 9	75.44
1917	74.60	Oct. 1	65.46	Oct. 31	66.28

YEARLY RANGE OF 50 STOCKS.

	High.		Low.		Last.
*1922	93.06	Oct. 18	68.21	Jan. 10	87.90
†1921	73.13	May 6	56.35	June 21	64.86

Full Years.

1921	73.13	May 6	56.35	June 21	63.50
1920	94.07	Apr. 9	67.20	Dec. 22	67.90
1919	98.47	Oct. 31	69.72	Jan. 21	80.60
1918	80.16	Nov. 12	64.12	Jan. 15	79.39
1917	100.48	Jan. 4	67.47	Dec. 20	65.85

BONDS.

YESTERDAY'S CLOSE.

		Net Change. Day.	Month.	Year.
40 issues	79.87	—2.55	+8.80	

DAILY RANGE OF BONDS.

Oct. 25	79.98	—.24	Oct. 16	81.01 —.14
Oct. 24	80.22	—.30	Oct. 14	81.15 +.06
Oct. 23	80.38	—.04	Oct. 13	81.09 —.07
Oct. 21	80.42	+.06	Oct. 12	Holiday.
Oct. 20	80.53	+.03	Oct. 11	81.16 —.44
Oct. 19	80.50	—.29	Oct. 10	81.60 —.11
Oct. 18	80.79	—.07	Oct. 9	81.71 —.20
Oct. 17	80.86	—.15	Oct. 8	81.71 —.20

YEARLY RANGE OF BONDS.

*1922	82.54	Aug. 22	75.01	Jan. 1	79.87
†1921	71.87	Sep. 26	67.56	June 20	7107

Full Years.

1921	76.31	Nov. 20	67.56	June 20	75.27
1920	78.13	Oct. 21	65.57	May 21	68.66
1919	79.05	June 2	71.05	Dec. 18	72.00
1918	83.26	Nov. 12	75.63	Sep. 27	75.78
1917	89.47	Jan. 20	74.24	Dec. 20	76.80

*To date. †To corresponding date last year.

FOREIGN STOCK MARKETS.

French Government Bonds Go Lower at Paris—Trading Active.

LONDON, Oct. 26.—Gilt edge securities and oil shares were steady on the Stock Exchange to-day. British Industrials were irregular. Old 2½ per cent. consols, unchanged at 57⅞; British 5 per cent. war loan, 98⅝, ex interest; 4½ per cent. war loan, 95¼, ex interest.

Rand Mines, unchanged at 2¾; De Beers Mining, ⅛ higher at 12.

PARIS, Oct. 26.—Trading was active on the Bourse to-day. Three per cent. rentes, 23 centimes lower at 58 francs 2 centimes; 5 per cent. war loan, 90 centimes lower at 75 francs 10 centimes.

Exchange on London, 2 francs 20 centimes per sovereign; American dollars were quoted at 14 francs 60½ centimes, against 14 francs 7½ centimes yesterday.

Phillips Petroleum Earnings.

Operating income of the Phillips Petroleum Company for the three months ended Sept. 30, 1922, totaled $2,982,313. Net profits, after allowing for general expenses, taxes and interest, but before depreciation and depletion, were $2,060,737.

Brooklyn Gas Income Report.

The Brooklyn Union Gas Company, in its report for the eight months ended Aug. 31, 1922, shows a net income of $2,819,303. Total revenues were $18,258,287; operating expenses, $9,060,178, and non-operating income, $505,287.

New Issue

$700,000

City of Portland, Maine

High School 4¼% Bonds

Dated November 1, 1922 Due November 1, 1927-1946

Principal and semi-annual interest payable May 1 and November 1 in Boston or Portland. Coupon bonds, with privilege of registration as to principal, in denomination of $1,000.

Tax Free in Maine

Exempt from all Federal Income Taxes

Legal Investment for Savings Banks and Trust Funds in New York and all New England States

Financial Statement
(As officially reported)

Assessed Valuation for Taxation—1922	$100,954,725
Total Bonded Debt, including this issue	4,785,000
Less Sinking Fund	$345,880
Net Bonded Debt	4,440,120

Population, 1920 Census - 69,272

1927-1934 maturities, 100 & interest
1935-1946 maturities, to yield 4.20%

Complete circular upon request

Harris, Forbes & Co
Pine Street, Corner William
NEW YORK

$500,000

State of Missouri

Gold 5% Bonds

Due March 1, 1930

Legal Investment for Savings Banks and Trustees in New York, Massachusetts and Connecticut.

Price 105 and Interest, Yielding about 4.20%

Complete Circular on Request

The National City Company
National City Bank Bldg., New York
Uptown Office: 42nd St. at Madison Ave.

New Issue

$6,000,000

United Stores Realty Corporation

Twenty-Year 6% Sinking Fund Debenture Gold Bonds

Principal, interest and sinking fund guaranteed by the written unconditional endorsement on each bond of

UNITED CIGAR STORES COMPANY OF AMERICA

Dated October 1, 1922 Interest payable April 1 and October 1 Due October 1, 1942

Non-callable during the first five years except at 105 for sinking fund

Callable in whole or part after September 30, 1927, on any interest date on 30 days' notice, up to April 1, 1932, at 105 and interest, and after April 1, 1932, to 1942, at 105 and interest less ¼% for each six months to maturity. Coupon bonds in denominations of $1,000, $500 and $100, registerable as to principal. Interest payable without deduction of Federal Income Tax up to 2% per annum; Pennsylvania 4 mills tax refundable.

For information regarding these Bonds we refer to the letter of Mr. C. A. Whelan, President of United Cigar Stores Company of America, which is summarized as follows:

Business: United Stores Realty Corporation is a wholly owned subsidiary of United Cigar Stores Company of America, devoted to the further development of its real estate business, for which the proceeds of this issue will be used. Existing fees of real estate now held by United Cigar Stores Company will be immediately acquired by United Stores Realty Corporation. United Cigar Stores Company of America was incorporated in 1912, the business having been established in 1901. Through over 2,400 stores and agencies located in more than 1,000 cities of the United States, extending from Coast to Coast, it is engaged in the sale of cigars, cigarettes, tobacco and smokers' articles, being the largest enterprise of its kind in the world. In the course of its business, it has acquired extensive realty holdings, both in fee and through long term leases, in the cities in which it operates.

Earnings: The consolidated net earnings of the Cigar Stores Company and subsidiaries since 1917 (after interest but before taxes) have been as follows:

1917	$3,423,500	1919	$5,921,368	1921	$4,901,656
1918	5,010,205	1920	6,004,005	Average for period.	5,052,147

In none of these years have the earnings been less than 9 times interest requirements for this issue, while the average for the period is over 14 times such requirements. Earnings during the present year are running at a higher rate than for the corresponding period of 1921.

Assets: Consolidated net assets of the Cigar Stores Company and subsidiaries as of June 30, 1922, exclusive of good-will, after giving effect to this financing, stood at over $22,500,000, or more than 3½ times this issue of Bonds. Consolidated net current assets on the above basis were over $16,000,000. United Cigar Stores Company of America (aside from certain real estate mortgages) has no funded debt.

Sinking Fund: A sinking fund, with semi-annual payments beginning July 1, 1923, provides for retirement of Bonds of this issue through purchase up to or call at the then redemption price, or, in lieu of payments, through cancellation of Bonds tendered at par by the Company. The sinking fund will be sufficient to retire 50% of the whole issue by maturity.

Restrictions: This issue of Bonds will be protected by a Trust Agreement executed by United Stores Realty Corporation and a Guaranty Agreement executed by United Cigar Stores Company of America, which agreements contain certain restrictions as to payment of dividends on common stock by United Cigar Stores Company and issuance of further bonds by that company or its subsidiaries, all as more fully explained in the complete circular which will be furnished on request.

Equity: Based upon recent quotations for the preferred and common stocks of United Cigar Stores Company of America, the value of the equity represented thereby is over $60,000,000.

The Company has agreed that application will be made to list these Bonds on the New York Stock Exchange.

All legal matters in connection with this issue will be subject to the approval of Messrs. Stroock & Stroock, representing the Companies, and Messrs. Cravath, Henderson, Leffingwell & de Gersdorff, representing the Bankers, and this offering is in all respects subject to such approval.

All offerings are made "when, as and if issued" and received by us.
Interim receipts or temporary bonds deliverable in the first instance.

Price 100 and interest to yield 6%

HALLGARTEN & Co.

The above statements, while not guaranteed, are obtained from sources which we believe to be reliable.

LOUISVILLE & NASHVILLE RAILROAD COMPANY
CAPITAL STOCK

Listed on the New York Stock Exchange

We have prepared a circular outlining the position of these shares.

Copies Upon Request.

MILLET, ROE & HAGEN
Members New York Stock Exchange
52 WILLIAM STREET, NEW YORK.

Exempt from all Federal Income Taxes

$100,000

State of North Dakota

5% Bonds

Due July 1, 1934

Principal and semi-annual interest payable in New York

Legal investment for Savings Banks and Trust Funds in New York, Connecticut and other States

Price on application

W. R. Britton & Co.
66 BROADWAY NEW YORK

THE undersigned announce the formation of a partnership under the firm name of

KUCZYNSKI & CO.
Members New York Stock Exchange
120 Broadway New York

ARTHUR KUCZYNSKI
RUDOLPH GUTTMANN
MAX BRUELL
Member N. Y. Stock Exchange

October 26, 1922

Central Union Trust Co.
of New York
80 BROADWAY
BRANCHES
5th Avenue at 60th Street
Madison Avenue at 42d Street
Capital, Surplus and Undivided Profits $31,000,000

The State Bank
374-378 Grand Street, New York
*Six Branches in

6%
First Mortgage Bonds
To Yield Over 7%
Secured upon successful Public Utilities valued at more than $8,000,000 and showing steady increase in gross and net earnings.
Properties Operated by
General Engineering and Management Corporation.
Circular on Request.
A. E. FITKIN & CO.
141 Broadway, New York
Boston Chicago Los Angeles

Seattle Lighting 5s
Kansas & Gulf 6s
Atlantic Steel 6s & Stock
10 Seaboard Steel 7s
Curtis Publishing Stocks
Otto Eisenlohr & Bro. Stks.
Michigan Lime & Chem. Stks.
Central Vermont 5s
Det. & Port Huron S. L. 5s
Morton Lachenbruch & Co.
42 Broadway, New York
Telephone Bread 7300

Bank Stocks
Insurance Stocks
Foreign Bonds
Bought—Sold—Quoted
Inquiries invited on Unlisted Stocks & Bonds
Chester B. Cook & Co.
42 Broadway New York
Telephone Bread 3895

W. G. Souders & Co.
Investment Securities
31 Nassau Street, New York
Chicago Detroit Grand Rapids Milwaukee

BONDS
Investment Suggestions on request
DOMINICK & DOMINICK
Members New York Stock Exchange
115 Broadway Telephone Rector 1061

J. K. Rice Jr. & Co. Will Buy
100 Franklin Insurance
100 Gen'l Baking Com. & Pfd.
50 Great Atl. & Pac. Tea Pfd.
25 Home Insurance
100 Jos. Butler Com.
25 Jos. Dixon Crucible
25 Johns-Manv., Inc., Com. & Pfd.
100 Kirby Lumber Com.
100 Louisv., H. & St. L. Com. & Pfd.
100 McCall Corp. Com. & Pfd.
J. K. Rice, Jr. & Co. Will Sell
100 Cinn., Ind. & W. Com. & Pfd.
100 Cluett, Peabody Com.
25 Colo. Fuel & Iron Pfd.
100 Corona Typo. 2nd Pfd.
25 Equitable Trust stock
50 Great Amer. Insurance
50 Glens Falls Insurance
100 Hocking Valley Railway
50 Ice Service Com. & Pfd.
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NEW YORK CENTRAL MODIFIES EMBARGO

Places All Commodities Under the "Permit" System of Transportation.

FOODS AND FUEL EXCEPTED

Ordinary Freight Accepted Only When It Complies With Traffic Qualifications.

A comprehensive modification of previous embargoes was issued yesterday by the New York Central Railroad to apply to practically all commodities moving over the lines of the road. The embargo, known technically as Embargo 2,377, is described as a "supersealing" embargo, and in substance it places all commodities under the "permit" system of transportation.

According to the permit system, traffic destined to various points is handled if it fits into the various permits and qualifications which the road has laid down. The embargo provides, for example, that carload freight on or via the Long Island shall not be accepted except under certain permits. This applies also to East and West freight, carload export freight and freight for the St. Lawrence and Adirondack territories.

Under the terms of the new embargo the usual exceptions are made in the case of food for human consumption, food for live stock, live stock, perishable goods, fuel and other items which are being handled under practically the same conditions as in normal periods when no embargo exists.

The New York Central was one of the first of the larger Eastern systems to establish embargoes shortly after the termination of the shopmen's strike. Confronted by unusually heavy loadings of merchandise and miscellaneous freight, and a coal production which was surpassing all estimates, the company, along with other roads in the East, adopted the embargo method of handling the situation. As traffic conditions changed and the roads have progressed in their repair of cars and locomotives, which had accumulated because of the shopmen's strike, the embargoes have been changed. This was named as the reason for the new embargo rules of the Central yesterday.

VOTES 400% STOCK DIVIDEND

Berne-Scrymser Company Also Authorizes Capital Increase.

Directors of the Berne-Scrymser Company have declared a 400 per cent. stock dividend and authorized an increase in the capital stock from $200,000 to $1,000,000. This action of the directors is subject to approval of the stockholders of record Nov. 11, and a special meeting has been called for Nov. 22. The company is the smallest of the so-called Standard Oil units, its chief business being the compounding and marketing of lubricating oils, most of which is sold to the export trade. The company is the only one of the Standard group which has never issued an annual report.

Orville G. Waring, President of the company, in a letter to stockholders said in part:

"The company was organized in 1869 with capital stock of $200,000, and this capitalization has never been increased. Due to reinvestment of a portion of the company's earnings and the growth and successful conduct of its business, this capitalization is disproportionate to present value of its net assets."

Public Service Employes Buy Stock.

One hundred per cent. of the employes at the generating plant of the Public Service Corporation of New Jersey, located at Red Bank, subscribed to the recent offer of preferred stock made by the company, according to an announcement made yesterday, notwithstanding that 36 per cent. were owners prior to the offering.

Curb Suspends Joseph F. Marshall.

The Board of Governors of the New York Curb market yesterday suspended from regular membership for one year Joseph F. Marshall for violation of Article 17, Section 3 of the constitution.

BID AND ASKED QUOTATIONS

FOREIGN ISSUES.

Closing quotations for Government and municipal bonds issued in this country and in American currency values:

	Bid.	Asked.
Argentine 5s, 1945		
Argentine 6s, 1959		
Belgium 6s, 1925		
Belgium 7½s, 1945		
Belgium 8s, 1941		
Brazil Cent. Hyp. 7s		
City of Bergen 6s, 1945		
City of Berne 6s, 1945		
City of Bordeaux 6s, 1934		
City of St. Prague 7½s, '52 M. & N.		
City of P. Alegre 8s, 1961		
U. S. of Brazil 6s, 1926		
Bank of Canada 5s, 1924		
Dom. of Canada 5s, 1926		
Dom. of Canada 5s, 1931		
Dom. of Canada 5s, 1941		
Holland-Am. Line 6s		
Rep. of Chile 8s, 1941		
Rep. of Chile 8s, 1942		
Rep. of Chile 8s, 1945		
Chinese Gov. 5s, 1951		
City of Christiania 6s, '45		
City of Copen. 5½s, 1944		
City of Montevideo 7s, '59 M. & N.		
Czechoslovak Rep. 8s, 1951		
Rep. of Bol. s. f. 8s, 1947		
Rep. Cuba ext. 5s, 1944		
Rep. Cuba ext. 4½s, 1949		
Rep. of Haiti 6s, w. i., '53		
Denmark 6s, 1942		
Denmark 8s, 1945		
Dan. Mun. 6s, Ser. A, '46		
Dan. Mun. 6s, Ser. B, '46		
Dutch East Indies 6s, 1941		
Dutch East Indies 6s, 1947		
Fram. Ind. & Dev. 7½s, '42		
French Gov. 7½s, 1941		
French Gov. 8s, 1945		
Italy 6½s, 1925		
Japanese 4s, 1931		
Japanese 4½s, 1925		
Japanese 4½s, 2d ser., '25		
Jugoslav Ld. Bk. 8s, '57		
City of Lyons 6s, 1934		
City of Marseilles 6s, 1934		
City of Rejkjavik 5s, 1935		
State of Rio Grande do Sul 8s, 1946		
Rio Janeiro 8s, 1946		
Rio Janeiro 8s, 1947		
Dom. Rep. 5s, 1908		
Dom. Rep. 6½s, 1942		
State of Sao Paulo 8s, '36		
City of Sao Paulo 8s, '52		
Dept. of the Seine 6½s, 1937		
King. of Sweden 6s, 1939		
Swiss Confed. 5s, 1946		
City of Tokio 5s, 1912		
Rep. of Uruguay 8s, 1946		
City of Zurich 5s, 1945		
Un. R. 6½s, 1925		
Un. R. 6½s, 1927		
Un. R. 6½s, 1937		
U. S. of Cosen. 6s, 1947		

U. S. GOVERNMENT FREWAR LOANS.

Closing quotations for Government bonds:

	Bid.	Asked.
2s, r. 1930-1938		
2s, c. 1930-1938		
4s, r. 1944-'61		
4s, c. 1944-'61		
4s, r. 1925-1938		
4s, c. 1925-1938		
Pan 2s, r. 1936		
Pan 2s, c. 1936		
Pan 4s, r. 1938		
Pan 4s, c. 1938		

Closing quotations for stocks in which there were no transactions:

	Bid.	Asked.
Alas G M	¼	½
Alb & Sus	190	200
Allis & W	100½	
Amal S 1st pf	95	
Am Bk N	70½	73
Do pf	83½	84
Am B Sug pf	75½	83
Am B M	37½	39
Am B S & pf	111½	112
Am Chicle	7¼	7½
Am Coal	65	
Am Ice pf	85	90
Am LA P pf	86½	100
Am M G	¼	½
Am Metals pf	110¼	114
Am R pf	119	
Am Snuff	140	141
Do pf	97	110
Am Sti Fdy pf	104	105
Am S Tob pf	63½	66½
Am T & C	60¼	61
Am Tob pf	106¼	107½
Am Whl pf	87	88
Am Wr pf	110	113
Am Wr Pa pf	80	83
Am Z pf	63	64
Ann Arbor	15	21
Do pf	41	45
Art Metal	13	15¾
Assets R	1¾	1¾
Asso D G	83	85
1st pf	89	90
Atl R pf	117	119
Atlas P'd't	153	157
Atlas T	17¾	18¼
Auto Sales	3¼	4½
Do pf	13½	15¼
Bang Leath	58	60
Do pf	93	
Baruk Bros	57	61
Do pf	116	120
Bk Ist pf	70¼	
Bkmt pf	107	
Beth S	7¾	
pf	90½	101
Do pf	111½	112
Booth Fish pf	46	
Brit E Sug	11	12
Do 1st pf	70¼	71
B U	116	121
Brown Sh	60	61¾
Do pf	96	99
Brugs Ter	2¾	3¼
B, A & W	70	75
Do pf	92	94
Buff & S	77	88
Burns Bros	100¾	101¼
Do pf	116	118
Bush Term	50	60
Do pf	110	115
Bush Ter O	18	20
Do pf	75	80
Cahn G	8	10
Calif & Hon	23½	24½
Can Salt	75	80
Iowa Cent	3	4
Iron Pr pf	100	103½
Cent Leather	24	24¼
Do pf	87	87½
Kelly Sp T	80½	85
Do pf	100	103
Kelsey Wh	2	3
K & D M	4	6
Do pf	20	30
Kresge(SS) pf	116	
Kress(S H)	90	120
Do pf	110	120
L S & M	76	77
pf	97	
Lig & M	200	225
Do Cl B	200	225
Do pf	115½	126
Lima L pf	114	
L W Ice pf	102¾	110
Do 2d pf	115	120
Lorill'd Co	170	172
Do pf	110	112
Mack Tr	17¾	18¼
M'kay Com	68¾	69
Mackay pf	85	85
Macy(R H)	54	54¼
Man El	54	56
Man Shirt pf	110	
Manati Sug	19	22
pf	87½	91
Mat Bk	214	220
Do pf	85	90
Mat Nat Bk	175	185
Do pf	110	
Maxwell	1¾	1¾
Do 1st pf	11	12
Do 2d pf	3	4
Mex Nat pf	6	8
Mid Steel	50	60
Do pf	100	
Miller Rub	100	
Do 1st pf	100	
Do 2d pf	100	
Mitch Motor	2	3
Do pf	20	30
Mont Ward	30	31
Do pf	90	95
Mullins Body	15	20
Do pf	70	80
Nat Acme	20	25
Nat Aniline	37½	38
Nat Biscuit	120½	122
Do pf	116	117
Nat Cash R	70	75
Nat Enam pf	100	102
Nat Lead	70	71
Do pf	116	118
Nat Sug	30	35
Nat Surety	110	115
Nat Tea	2	3
Nev Con Cop	12	13
N Y Air Br	60	70
N Y Dock	20	30
Do pf	40	50
N Y Transit	30	35
Nor Am	30	31
Nor Am Cem	2	3
Nor Am Rub	1	2
Nor Cont	50	55
Nor Ins	30	35
Nor Pac	85½	86
Nor States Pr	2	3
Nova Scotia	30	35
Ohio Fdy	15	20
Ohio Oil	50	51
Ohio Oil pf	85	86
Oliver Farm	2	3
Do pf	10	15
Otis Steel	20	25
Do pf	60	65
Owens Bot	70	75
Do pf	104	107
Pac Coast	15	20
Do 1st pf	65	70
Do 2d pf	35	40
Pac Gas	49	50
Pac Rubber	2	3
Pan Amer Pet	70	71
Do pf	97	98
Panhandle P	7	8
Do pf	15	20
Penick & F	70	80
Penn Cent L	2	3
Penn Salt	81½	81¾
Phila Elec	31½	31¾
Do pf	31½	31¾
Phila Jun W	40	50
Pierce Oil	2	3
Do pf	5	8
Pierce-Ar	11¾	11¾
Do pf	45	50
Pierce Oil	5	6
Do pf	50	60
Pitts Coal	55½	56
Do pf	90	95
Pitts Coal of Del	20½	21
Do pf	60	65
Postum Cer	113½	114
Prod & Ref	46½	47
Do pf	98	99
Pub Serv N J	98	98½
Pullman Co	185½	186
Punta A Sug	43	45
Pure Oil	30½	30
Do pf	94	95
Ray Con	19¾	19¾
Ray Hd Con	16¾	16¾
Ray I C	3	3¼
Ray I C pf	8	10
Ray M & M	1¾	1¾
Do pf	20	30
Reis & L	114½	
Rep Truck	5¾	5¾
Repub Tob	90	
A	80	90
Do pf	104	111
Rep I & S	51½	52
Do pf	94	96
Rub Reclaim	2	3
Ruppert pf	90	
Ruppert A	80	90
Do pf	100	
Russek F	2	3
Do pf	10	15
Ruth'd Pat	35	40
St L S F	40	50
Do pf	90	
Savage A	10	15
Do pf	70	80
Schulte R	10½	11
Do pf	94½	95
Sea Gulf	2	3
Shattuck	3¼	4½
Shell Un Oil	90	
Do pf	97	
Simms Pet	1	1½
S-H S & Y	2	3
Do pf	70	80
Sinclair	8	9
Do pf	40	50
Skelly Oil	30	31
Do pf	94	95
Smith A O	100	103
Do pf	100	
Spear & G M	50	55
Do pf	90	
Stand Milling	2	3
Do pf	5	8
Stand Oil N J	70	71
Do pf	102	104
Stand Oil Ky	95	96
Do 1st pf	90	
Do 2d pf	90	
Stern Bros	102	104
Do pf	110	112
Stew Warn	93½	94
Do pf	116	
Stokely Bros	2	3
Do pf	10	15
Studebaker	107	107¼
Do pf	110	111
Submarine	1¾	1¾
Sun Oil	115	120
Swift & Co	114	114½
Swift Int'l	23	23½
Torrington	45	45
Do pf	105	106
Un Drug	30½	30¾
Do 1st pf	69½	70
Do 2d pf	68½	69
Un Fruit	152	153½
Un Shoe	42½	43
Do pf	92½	93
Ventura	13½	13¾
Waldorf	33½	33¾
Warren	13½	13¾
Walworth	12½	13
Warren Bros	24½	25
Do 1st pf	87	90
Wash R	10	11
Wesson pf	98	101
Westgate	2	3
Do pf	10	15
Wheel Corn	3¼	3½
Do pf	15	20
White Eagle	2	3
Do pf	10	15
White Mot	50	51
Wickw Spen	19¾	20
Do pf	90	95
Wilcox Oil	3	4
Wilson & Co	41	41½
Wilson pf	82½	83½
Wolf & S	2	3
Woolworth	134	135
Do pf	134½	136
Worth Pump	2	3
Do pf	86	91
Wright M	60	65
Do pf	60	68
Wrigley	60	61
Yale & T	70	71
Do pf	111½	112
Yellow Cab	2	3
Do pf	10	15
Young S & T	111	111½
Do pf	110	111
Youngs R	2	3
Do pf	10	15
Zeigler	2	3
Do pf	10	15

FINANCIAL NOTES.

Spencer Trask & Co. have issued a special circular on H. R. Mallinson & Co., Inc.

A new Stock Exchange firm has been organized under the name of Kuczynski & Co. at 120 Broadway. Max Bruell will represent the firm on the New York Stock Exchange.

Howe, Snow & Bertles, Inc., 120 Broadway, have issued a descriptive circular giving a list of callable bonds, together with a selection of high-grade investment issues that are purchasable at or above call prices.

Springs & Co., 67 Wall Street, have issued an analysis of the American Water Works and Electric Company, Inc., together with its subsidiary, the West Penn Company.

Owing to ill health, Arthur J. Rosenthal has resigned as President of the Overseas Securities Corporation.

William W. Cohen & Co. announce the retirement of George A. Hurty as a member of the firm, effective Oct. 16.

Short-Term Government Obligations.

Following are the prices bid in the open market for United States Treasury certificates of indebtedness and notes of the different issues:

Month.	Year.	P.C.	Bid.	Ask.	Yield. Approx.
December	1922	2½	100	100¼	3.20
December	1922	4½	100	100¼	2.50
March	1923	4½	100	100¼	3.85
December	1923	4½	100.04	100.08	4.05
May	1923	4½	100.30	100.50	4.17
June	1924	5½	104½	105¼	4.37
June	1923	3½	100	100¼	4.40
September	1924	5½	101½	101¾	4.39
September	1923	3½	100	100¼	3.97
December	1923	4½	99¾	100¼	4.37
March	1924	4½	100%	100%	4.44
March	1923	4½	99	100	4.44
September	1924	4½	99	100	4.23

NEW YORK CURB EXCHANGE

THURSDAY, OCT. 26, 1922.

INDUSTRIALS.

Sales.	High.	Low.	Last.
11,100 Acme C M	65c	62c	65c
2,000 Acme Pack	33c	33c	33c
1,000 Amal Leath	14¾	13¾	13¾
400 Br-Am T,cpn	18½	18½	18½
800 Do regis	19½	19½	19½
100 Br City RR	8¾	8¾	8¾
500 Buddy Buds	1¼	1¼	1¼
600 Car L & P	2¾	2¾	2¾
25 Cellulo 4 pf	103	103	103
100 Cent T Sug	2¾	3	3
200 Cleve Motors	30	30	30
4,000 Com Motor	10	10	10
200 Cub D Sug	6¾	6¾	6¾
100 Daniels Mot	10	10	10
100 D & G pf	60¼	60¼	60¼
1,300 Dant Rad	51¼	49½	50¾
800 Dr City RR	5¾	5¾	5

IRVING NATIONAL IN BANK MERGER

Will Consolidate With Columbia Trust Company and Operate Under a State Charter.

TO MAINTAIN 14 OFFICES

Will Be Known as Irving-Columbia Bank and Trust Company—Directors Approve Plan.

Directors of the Irving National Bank and the Columbia Trust Company have voted to consolidate the two institutions. Shareholders of both will be asked to meet in special session within a few days to vote on the proposal.

Under the plan, the consolidated institution will operate under a State charter and be known as the Irving-Columbia Bank and Trust Company, with a capital of $17,500,000 and surplus and undivided profits of $10,500,000. Of the capital, $12,500,000, or share for share of its present capital stock, will be contributed by the Irving, and $5,000,000, share for share of its present capital, by the Columbia Trust Company. The surplus and undivided profits will be contributed on the same pro rata basis by each institution. The plans provide for the maintenance of fourteen offices and the retention of the present official and clerical staffs of both institutions.

Lewis E. Pierson, Chairman of the Board, and Harry E. Ward, President of the Irving National Bank, will both hold the same offices in the new company. Willard V. King, President of the Columbia Trust Company, who contemplated retiring on account of his health, will be Chairman of the Advisory Board, in charge of the offices at 60 Broadway, the present headquarters of the Columbia Trust Company.

The Irving National Bank was originally organized as a State bank in 1851 and for more than seventy years has specialized in commercial banking. During the last twenty years, it has steadily expanded under its present management until its deposits in the last published statement were $240,000,000. Its offices in Manhattan are at 238 Broadway, 60 East Forty-second Street, 51 Fulton Street, Broadway and Eighth Street, Fifth Avenue and Thirty-second Street and 62 Broadway, and in Brooklyn at 350 Fulton Street, Flatbush and Linden Avenues and New Utrecht Avenue and Fifty-third Street. Its Directors are:

M. M. Belding,	[Daniel P. Morse,
William C. Breed,	Hubert T. Parson,
F. A. M. Burrell,	Charles E. Perkins,
Warren Cruikshank,	Lewis E. Pierson,
William K. Dick,	John J. Pulleyn,
Austin B. Fletcher,	Harry H. Raymond,
Henry Fletcher,	J. L. Reiss,
Alexander Gilbert,	J. H. Schoonmaker,
Rollin P. Grant,	William Skinner,
Harold A. Hatch,	Alfred H. Swayne,
Thomas B. Kent,	Gustav Vintschger,
Lee Kohns,	Harry E. Ward,
Frederic C. Lee,	Charles H. Warren,
John H. Love,	T. F. Whittemore,
Adam K. Luke,	Daniel W. Whitmore,
Arthur W. Milburn,	Harry M. Williams.
Sidney Z. Mitchell,	

The Columbia Trust Company was organized in 1884 and in addition to furnishing full banking facilities has devoted its efforts to upbuilding its trust department. Its deposits amount to more than $90,000,000. It maintains offices in Manhattan at 60 Broadway, 57th Avenue and Thirty-fourth Street, Park Avenue and Forty-eighth Street and 125th Street and Seventh Avenue and in the Bronx at 148th Street and Third Avenue. Its Directors are:

Charles H. Kaep,	Moreau Delano,
Benjamin L. Allen,	James M. Gifford,
Lowell H. Ball,	J. H. Harding,
Howard Bayne,	Willard V. King,
Samuel G. Bayne,	Philip Lehman,
Dulon N. Bethell,	Alfred E. Marling,
Franklin Q. Brown,	A. G. Paine Jr.,
Harry T. Caesar,	W. A. Phillips,
A. E. Carlton,	F. L. Robbins Jr.,
Newcomb Carlton,	Noah C. Rogers,
Edward H. Clark,	Arthur Sachs,
George C. Clark Jr.,	Frederick Strauss,
H. H. Clark,	William A. Tucker,
Edward Cornell,	Elisha Walker,
Joseph Cotton,	Frederick W. White.

In the official announcement given out jointly last night by the two banking institutions, this comment was made:

"This merger, while important because of its size, is particularly noteworthy as a logical development in the combination of the specialized services of both institutions, which for the convenience of their customers will cover the metropolitan district through established offices in important locations in Manhattan, Brooklyn and the Bronx."

EQUIPMENT BONDS.

(Quoted on a Percentage Basis.)

Name.	Maturity.	Rate.	Bid.	Asked.
Atch., T. & S. Fe	1923-35	6	5.55	5.15
Atlantic Coast L.	1923-35	6	5.50	5.15
Do	1923-36	6½	5.30	5.00
Balt. & Ohio	1923-35	6	5.60	5.35
Do	1923-37	4½, 5	5.25	4.75
Bethlehem Steel	1923-30	7	6.40	5.50
Buff. R. & Pitts.	1923-33	4½, 5, 6	5.30	4.75
Can. Pacific	1923-33	4½, 6	5.35	4.90
Cent. R.R. of N.J.	1923-35	6	5.55	5.15
Ches. & Ohio	1923-35	6	5.60	5.30
Do	1923-37	5½, 6½	5.35	5.00
Chi., Bur. & Q.	1923-35	6	5.55	5.10
Chi. & Northwest.	1923-35	6	5.55	5.00
Do	1923-38	6½	5.70	5.40
Chi., M. & St. P.	1923-35	6	5.60	5.30
Do	1923-37	5	5.60	5.25
Chi., R. I. & P.	1923-27	4½, 5	5.30	5.00
Chi., St. P. & S.S.M.	1923-26	4½, 5	5.60	5.20
Do	1923-38	6, 6½, 7	5.65	5.30
Miss. Kan. & T.	1923-34	5	5.65	5.15
Missouri Pacific	1923-38	6	6.65	6.35
Nat'l Steel Car	1923-29	6	7.50	6.50
N. Y. Central	1923-37	4½, 5	5.25	4.75
Do	1923-33	6	5.50	5.15
Do	1923-35	7	5.50	5.00
N. Y., N. H. & H.	1923-37	4½, 5, 6, 7	5.15	4.75
Norfolk & West.	1923-24	4½	5.15	4.80
Northern Pacific	1923-30	7	5.20	4.87
Pacific Fruit Exp.	1923-28	7	8.80	8.00
Penn. R. R.	1923-36	6	5.30	5.00
Pere Marquette	1923-35	6	5.70	5.25
Pitts. & Lake E.	1923-35	6½	5.85	5.00
Reading Co.	1923-37	4½, 5	5.10	4.70
Seaboard All.	1923-37	4½, 5, 5½, 6	6.00	5.60
Southern Pacific	1922-34	4½	5.30	4.70
Do	1923-35	6	5.50	5.15
Do	1923-38	7	5.25	4.90
Southern Ry.	1923-37	4½, 5, 5½	5.70	5.25
Do	1923-38	6	5.70	5.40
St. Louis-S. Fran.	1923-34	6	6.70	5.40
Do	1923-37	6	5.35	5.10
Union Pacific	1924-35	6	6.10	4.75
Virginian Ry.	1923-35	6	5.90	5.20
Wabash R. R.	1923-39	6	5.80	5.35
Wheel. & L. Erie	1923-35	6	5.75	5.40

SHORT TERM NOTES.

Security.	Rate.	Due.	Bid.	Ask.	Yld.
Alum. Co. Am.	7	Nov., 1925	103½	104½	5.45
Alum. Co. Am.	Oct., 1923	105¾	106½	4.20
Am. Cot. Oil.	6	Sep. 2, '24	100¾	101¾	6.70
Am. Sm.	7	Mar. 1, '24	104¾	105	6.00
Am. Tobacco	7	Nov., 1925	101	101¾	
Am. Sum. Tob.	7½	Je., 1925	100	101	7.05
Am. Thread	7	Dec., 1923	102¾	103¾	5.35
Amoskeag	6	Jan., 1929	100¾	101¾	5.85
Anaconda Co.	7	Jan., 1926	105¼	106¼	6.21
Anglo-Am. Oil Co.	144	7½	Apr., 1925	103½	103¾	5.80
Ann. A. & Gr. R.	6	Apr., 1924	100¾	100¾	5.20
Atl. T. of Can.	7	Apr., 1925	105¾	104¾	5.10
Beth. Steel Co.	7	July 15, '23	102¾	103½	
B. & O. R.R.	6	Apr., 1924	100¾	100¾	5.20
Bell T. of Can.	7	Apr., 1925	105¾	104¾	5.10
Beth. Steel Co.	7	July 15, '23	102¾	103½	
Beth. Steel	7	Dec., 1923	102¾	103¾	4.10
Can. Nor. Ry.	6½	Dec., 1924	100¾	101¾	5.15
Can. Pac. Ry.	6	Mar., 1924	100¾	101	6.20
Cent. Argent.		Feb., 1927	94½	95¼	7.25
Cerro de Pasco Cop. Co.					
New York	7	Dec. 1, '22	100¾	100¾	4.25
Cudahy P. Co.	8	July 15, '23	101¼	101¾	4.32
Del. Rec. R.	6	Nov., 1924	100¾	100¾	5.57
Dist. Of Sec.	7	July 15, '23	100¾	101	4.40
Du Pont Co.	7	Feb., 1923	101¾	102¾	4.40
Erie Val.	6	Mar., 1924	100¾	100¾	5.35
Gen. E. Co.	8	Sep., 1922	99¾	99¾	
Gen. Motors	7	Nov. 15, '23	102¾	103¾	5.25
Gimbel Bros.	7	Jan., 1930	103¾	104¾	5.20
Goldfield Con.	7	Jan., 1926	101	101¼	6.78
Grants & Co.	7½	Oct. 1, '30	103¾	105¾	6.80
Int. Match.	7	Nov. 15, '23	101¾	102	7.37
Int. Cem. & Sh.	7	Dec., 1926	105¼	106	6.40
Kans. R. & L.	7	Oct. 15, '23	101¼	101¾	5.40
Kinn. E. R.					
New	7	Aug., 1922	98	98½	6.32
Kresge Co.	6	Oct., 1927	106	107	5.35
L. F. U. C.	5	Dec. 15, '22	100¾	100¾	4.80
L. W. Bell Tel.					
conv. 1st	7	Apr., 1925	102¾	103¾	5.80
Mack. Co.					
New	7	Ja. May, 1923	104¾	105¾	5.80
Mid. & Co.	7	Aug. 15, '23	101¾	102¾	4.80
Pierce O. Co.	7	Apr., 1926	102¾	103¾	6.32
Pub. Ser. Co.	7	Dec., 1923	100¾	100¾	4.40

REDUCTIONS SHOWN IN RESERVE REPORT

Discounts, Government Paper, Deposits and Note Issue All Show Lower Totals.

Special to The New York Times.

WASHINGTON, Oct. 26.—Net liquidation of $40,800,000 of discounted and purchased bills and of $38,800,000 of Government securities, accompanied by reductions of $114,300,000 in deposits and of $16,900,000 in Federal Reserve note circulation, is shown in the Federal Reserve Board's weekly consolidated bank statement as at close of business on Oct. 25.

Liquidation was greatest at the New York Reserve Bank, which shows reductions of $22,300,000 in bills discounted and bought, and of $35,100,000 in Government securities, accompanied by reductions of $91,400,000 in deposits and of $10,200,000 in Reserve note circulation. Combined gold reserves of the system declined by $1,700,000 and total cash reserves by $2,900,000.

The reserve ratio shows a rise from 77.5 to 77.6 per cent.

As a result mainly of inter-bank shiftings of gold through the settlement fund and slight withdrawals of gold from the system, aggregate increases of $31,600,000 in the gold reserves of six banks as against total reductions of $33,300,000 in the gold reserves of the six other banks are shown.

The gold movement was away from New York, which reports a decrease of $19,100,000 in its gold reserves, largely toward Chicago and Cleveland, which show increases of $11,100,000 and $10,400,000 respectively in their gold reserves.

Holdings of paper secured by Government obligations show a slight increase, from $194,200,000 to $195,500,000. Of the total held, $126,000,000, or 64.4 per cent., were secured by Liberty and other United States bonds; $5,600,000, or 2.9 per cent., by Victory notes; $39,000,000, or 20.1 per cent., by Treasury notes; $4,900,000, or 2.5 per cent., by Treasury certificates, compared with $128,400,000, $4,900,000, $55,200,000 and $5,700,000 reported the week before.

A summary of changes in the principal assets and liabilities of the Reserve banks on Oct. 25, as compared with a week and a year ago, follows:

	Oct. 18, 1922.	Oct. 26, 1921.
Total reserves	— $2,900,000	+$274,300,000
Gold reserves	— 1,700,000	+ 206,200,000
Total earning assets	— 79,100,000	— 426,300,000
Discounted bills, total	— 41,200,000	— 420,400,000
Secured by U. S. Gov't. obligations	+ 1,400,000	— 286,400,000
Other bills discounted	— 45,100,000	— 873,000,000
Purchased bills	+ 900,000	+ 168,400,000
United States securities, total	— 38,800,000	+ 217,700,000
Bonds and notes	— 39,200,000	+ 172,900,000
Pittman certificates	— 2,500,000	+ 108,900,000
Other Treasury certificates	— 15,600,000	+ 185,700,000
Total deposits	—114,800,000	+ 103,200,000
Members reserve deposits	—121,300,000	+ 190,900,000
Government deposits	+ 11,100,000	— 23,000,000
Other deposits	— 4,100,000	— 4,700,000
Federal Reserve notes in circulation, net liability	— 2,600,000	— 50,000,000

+Increase. —Decrease.

HEAD OF N. Y. CENTRAL ON HIS WAY TO EUROPE

Secrecy Surrounds Departure of A. H. Smith—May Confer With Morgan Abroad.

Alfred H. Smith, President of the New York Central Railroad, sailed on the Berengaria last Saturday for a month's tour of Europe. Mr. Smith's trip was planned so quietly that few of the officers of the New York Central were aware of it, and practically none of his associates in Wall Street knew of the trip.

At the offices of the New York Central it was explained that Mr. Smith went alone, a procedure which was described as customary. He had been immersed in work for the last year and a half, it was explained, and the shopmen's strike had kept him confined to his desk closely.

The trip was said to be wholly for rest, but in financial quarters significance was attached to the secrecy which surrounded Mr. Smith's departure. It was recalled that Mr. Smith was known as a close friend of J. P. Morgan, who is now traveling in Europe, and it is believed that a business conference may develop between the two men either in London or on the Continent.

According to Mr. Smith's itinerary, he will spend the bulk of his time in London and Paris.

THE TREASURY STATEMENT.

Special to The New York Times.

WASHINGTON, Oct. 26.—Revenue receipts and expenditures as at close of business Oct. 24:

Receipts.	This Month.	Corresponding Period Last Year.	Fiscal Year 1923.	Corresponding Period Fiscal Year 1922.
Customs	$29,801,256.08	$30,378,208.00	$159,440,331.25	$89,930,252.73
Internal revenue—income and profits tax	20,610,417.87	24,305,149.77	268,071,411.96	670,394,177.29
Misc. internal rev.	84,041,413.00	95,246,734.44	342,784,589.49	459,648,898.40
Miscellaneous receipts, proceeds Govt.-owned securities, foreign obligations—				
Principal	111,378.04	.....	517,378.04	450,500.00
Interest	$1,330,000.00	1,372,500.00	64,396,029.42	11,767,127.46
Railroad securities	3,342,920.54	.....	24,589,319.23	.....
All others	22,978,022.07	$5,004,277.48	27,575,060.15	25,422,854.24
Trust fund receipts (re appropriated for investment)	1,092,641.19	974,786.94	7,269,051.95	5,230,301.64
Proceeds sale of surplus property	5,916,066.85	5,606,778.84	23,605,850.19	22,550,501.41
Panama Canal tolls, &c.	740,889.28	861,921.54	2,945,978.18	3,706,185.91
Receipts from miscellaneous sources credited direct to appropriations	5,858,070.97	.....	28,312,801.54	.....
Other miscellaneous	46,111,725.29	16,801,065.43	84,361,070.70	50,686,917.83
Total ordinary	$251,300,702.61	$202,047,557.61	$1,127,803,542.15	$1,342,987,459.51
Excess of ordinary receipts over total expenditures chargeable against ordinary receipts	.....	.....	.....	$1,848,845.22
Excess of total expenditures chargeable against ordinary receipts over ordinary receipts	128,848,870.97	92,404,607.11	42,950,887.15	.....
Total ordinary expend.	$383,210,985.58	$287,539,314.72	$1,074,065,329.33	$1,117,037,064.09

BONDS ON STOCK EXCHANGE

Continued from Page Twenty-five.

DOMESTIC BONDS.

2..... 92¼	5..... 87½	9..... 66½	8..... 100¾	Un Bag & P	29..... 100%				
10..... 92	2..... 87½	2..... 66¾	4..... 100	1st 6s, Ser	cv deb 6s, '24				
5..... 91¾	Punta Alegre	7..... 66¾	1..... 100¾	A '42 int ctfs	1..... 100¼				
1..... 91¾	Sug temp e f	7..... 66¾	2..... 100¾	S Pac cv 4s '29	2..... 99				
10..... 91¼	7s 1937	3..... 66¾	14..... 91¾	10..... 97¼	Interim rects				
2..... 91¼	2..... 103	13..... 66¼	5..... 91¾	2..... 99	1..... 86¼				
1..... 91¼	2..... 105¼	13..... 66¼	1..... 91¾	Un Pac 1st 4s	4..... 86¼				
Packard Motr	Reading gen	10..... 66¼	1st rf. 4s '55	1947	15 sf'r. 96¼				
Car 8s 1931	4s 1997	2..... 66¾	10..... 87¾	1..... 90	1 sf'r. 96				
18..... 84¾	18..... 84¾	2..... 66¾	10..... 87¾	6 sf'r. 89¾	1..... 96¼				
Pan-Am Pet &	7..... 85	St L. Southwst	1st 4s, 1989	4 sf'r. 89¾	1..... 96¼				
Trans equip	Reading Secy	3 sf'r. 75	1..... 83	1..... 89¾	2..... 96¼				
7s 1939	Cent. col 4s	4..... 75	1..... 82¾	10..... 89¾	1..... 96¼				
1..... 102¾	1961	2..... 75¾	5 sf'r. 80%	1..... 89¾	1..... 96¾				
1st7s..103	1..... 83¼	St Paul & M	South Ky	Un Pac 1st &	2..... 96¾				
1..... 103	1..... 83¾	con 4s, 1933	1st 5s, 1994	ref 4s 2008	1..... 96¾				
1..... 103¼	1..... 83¾	9..... 75¾	4..... 96¾	2..... 103%	Va Mid 1926				
6..... 103¼	Remgtn Arms	1..... 83	11..... 96¼	Un Pac 6s '28	3d S. Ia'ts, 43				
Rehund Term	1st 6s ser A	St Rys gen 5s	1952	1..... 103%	5..... 97				
Ry 1st 5s	1937	1952	37..... 68¼	1..... 103¾	1..... 97¾				
1952	Interim ctfs	1..... 101¾	1..... 68¾	Un Tob cor	Wash Un				
1..... 99	1..... 99¾	1..... 102	37..... 67¾	cop 7s 1930	div				
Rio Gd W 1st	2..... 99¾	Seabd Air L	1..... 67¾	1..... 103¾	3¾s, 1941				
4s 1949	18..... 78¾	ref 4s, 1950	3..... 67¾	1..... 103¾	1..... 68¾				
2..... 106	15..... 78	6..... 43¾	day 6½s '56	1..... 103¾	Warner Sug				
2..... 106¼	K. Ark & L	2..... 43¾	1..... 102½	1..... 103¾	1st sf'd, 43				
1..... 96¾	4½s 1964	6..... 43¾	1..... 102½	1..... 104	1..... 104				
4..... 96¾	3..... 81	6..... 43¾	2..... 102½	1..... 104¼	1..... 103¾				
6½s 1936	St L I M & So	cons 6s, 1945	1..... 102½	1..... 104¼	1..... 104				
1st7s..100%	gen 5s, 1951	5..... 87	M & O col 4s	Un Fuel Gas	1..... 104¼				
1..... 100	1..... 99¾	2..... 87¾	1938	6s 1930	W Md 4s, 52				
gold 7s 1930	unity & ref	2..... 87¾	5..... 77¼	1..... 98¼	2 sf'r. 95¾				
1..... 100¾	4s, 1929	2..... 87¾	3..... 77¼	Un Rys inv 5s	5..... 85¾				
5..... 100¾	15..... 86¼	2..... 85¾	Std Oil of Cal	'26 Pittsb. Is	2..... 86¼				
Peoples G & C	River & G	2..... 85¾	deb 7s 1931	9..... 87¼	W Pac 5s, '30				
con 6s 1943	4s, 1933	2..... 85¾	6..... 105¾	1..... 86¾	4..... 85¾				
5..... 100	St L & S Frn	2..... 85¾	6..... 105¼	U S Rub 1st	2..... 85¾				
Pac A 8s 1st	pr lien 4s, '50	12..... 85¾	6..... 105¼	& ref 5s '47	W U col tr				
& 1940	Ser A	2..... 85¾	Stl & Tube	1..... 107¾	5s, 1938				
2..... 77¾	1..... 71¼	2..... 85¾	gen 5s '51	2..... 107¾	97				
1..... 77	2..... 71¼	gld 4s, stmpd	3..... 103	U S Rub 1st	W U col tr				
Pere Mar 1st	1..... 71¼	57	Term Ass'n of	& ref 5s '47	5s, 1936				
4s 1934	2..... 71¼	adj 5s, 1949	St L ref 4s '53	2..... 87¾	6¼s, 1936				
10..... 80	pr lien 5s, '50	20..... 35½	3..... 100¾	1..... 87¾	2..... 100				
1st 4s 1956	Ser B	Sharn & Hoop	Term Ry Ass'n	1..... 87¾	Wash R & M				
1..... 80	4..... 87¾	1 sf'r. Ser A,	of St L 4s '39	1..... 87¾	Ts, 1931				
Phila Co 1st &	1..... 87¾	1941	1..... 100¾	1..... 87¾	2..... 107¾				
ref 6s 1944	2..... 87¾	2..... 100¾	3..... 100¾	1..... 87¾	3..... 107¾				
series A	1..... 87¾	1..... 100¾	Tidewater Oil	1..... 87¾	2..... 107¾				
1..... 100	4..... 87¾	Studebkr Cp	6½s 1921	1..... 87¾	4..... 107¾				
1..... 100¼	1..... 87¾	coll Ts, 1927	2..... 103	1..... 87¾	Wheel & L E				
Philipsn Ry 4s	1..... 87¾	interim rects	2..... 103	1..... 87¾	1st con 5s, '40				
1997	1..... 87¾	1..... 101¾	2..... 103	1..... 87¾	1..... 71¾				
1..... 97	1..... 87¾	1..... 101¾	Tol, St L & W	2..... 102¾	5s, 1926				
Pitts C C & St	1..... 87¾	Un Trade Oil	4s 1950	1..... 102¾	2..... 97¾				
L gen 5s ser	tmp 1st mtg	cer 6½s, '25	11..... 102¾	1..... 102¾	Wilson & Co				
A 1970	6½s '49 Ser D	Ser A	1..... 102¾	1..... 102¾	1st 6s, 1941				
1..... 96¾	1..... 94¼	1..... 100	1..... 102¾	1..... 102¾	1..... 100				
Portland Ry	1..... 94¼	1..... 100	Tol, St L & W	1..... 102¾	1..... 100				
1st & Pwr	1..... 94¼	Tol Edi 1st 5s	4s 1950	1..... 102¾	1..... 100				
5½s ser A	1..... 94¼	1941	5..... 100	1..... 102¾	2..... 100				
1942	1..... 94¼	1..... 102¾	1..... 100	6..... 102¾	1..... 100				
1..... 101¾	adj 5s, 1955	1..... 102¾	Tol St L & W	11..... 102¾	1..... 99¾				
2..... 101¾	1..... 107	1..... 102¾	4s 1950	1..... 102¾	1..... 99¾				
3..... 101¾	57..... 73	1..... 102¾	1..... 73	4..... 102¾	10..... 99¾				
1..... 101¾	1..... 73¾	Tol, Trac 1st	40..... 73¾	1..... 102¾	5 fr. 99¾				
1..... 101¾	1..... 73¾	& Pwr temp	1..... 73¾	4..... 102¾	1..... 99¾				
Providence Sec	1..... 73¾	6% notes '25	1..... 73¾	Utah P & L	tmp cv 6½s, '23				
Co deb 4s	1..... 73¾	14..... 99½	1..... 73¾	6s, 1944	1..... 97¾				
1957	1..... 73¾	1..... 99¾	1..... 73¾	1..... 91¾	Wilson & Co				
1..... 97	1..... 73¾	1..... 99¾	1..... 73¾	1..... 91¾	25..... 105¾				
Public Ser Co	2..... 73¾	Ulster & Del	5s 1933	Va Car Chem	Win Rep Arms				
7 f 5s 1935	1..... 73¾	5..... 99	2..... 99	6s, 1924	5..... 100				

FEDERAL RESERVE STATEMENT.

The following table shows the total gold holdings and other chief items in this week's report of each of the twelve Federal Reserve Banks:

District.	Gold Reserve.	Rediscounts on Government War Paper.	Total Bills on Hand.	Due Members' Reserve Acct.	F.R. Notes and Net Deposits.	Ratio of Reserve to Deposits and Notes.
Boston	$237,555,000	$18,192,000	$56,341,000	$128,845,000	$195,535,000	76.7
New York	1,049,392,000	66,081,000	184,586,000	685,870,000	926,140,000	83.6
Philadelphia	212,300,000	30,063,000	65,129,000	106,389,000	196,183,000	75.7
Cleveland	227,715,000	21,293,000	75,010,000	145,424,000	225,111,000	74.0
Richmond	107,050,000	14,194,000	42,496,000	61,291,000	95,498,000	83.6
Atlanta	150,342,000	2,697,000	43,997,000	40,780,000	122,919,000	78.0
Chicago	$16,738,000	$6,668,000	$35,172,000	$49,940,000	$91,795,000	83.7
St. Louis	99,280,000	9,250,000	37,930,000	63,372,000	87,341,000	68.8
Minneapolis	78,186,000	1,876,000	23,803,000	47,260,000	68,752,000	73.6
Kansas City	91,469,000	8,547,000	23,557,000	70,451,000	87,419,000	83.0
Dallas	55,849,000	1,213,000	25,623,000	55,079,000	73,269,000	81.1
San Francisco	$36,462,000	9,728,000	79,881,000	151,326,000	221,351,000	87.1

In the Previous Week.

District.	Gold Reserve.	Rediscounts on Government War Paper.	Total Bills on Hand.	Due Members' Reserve Acct.	F.R. Notes and Net Deposits.	Ratio of Reserve to Deposits and Notes.
Boston	$240,714,000	$9,899,000	$54,318,000	$139,805,000	$200,790,000	76.0
New York	1,068,474,000	57,515,000	157,807,000	751,805,000	905,330,000	78.6
Philadelphia	211,470,000	28,026,000	66,745,000	114,725,000	194,080,000	73.8
Cleveland	235,719,000	24,210,000	78,243,000	153,850,000	222,289,000	70.4
Richmond	106,962,000	15,727,000	44,604,000	58,882,000	95,262,000	74.8
Atlanta	151,424,000	3,916,000	43,869,000	51,702,000	124,687,000	78.2
Chicago	$95,566,000	$8,294,000	$40,964,000	$57,940,000	$94,958,000	83.5
St. Louis	97,878,000	7,289,000	34,488,000	61,718,000	86,425,000	80.1
Minneapolis	73,206,000	1,786,000	22,275,000	42,707,000	66,911,000	73.8
Kansas City	94,754,000	5,435,000	24,190,000	60,815,000	87,455,000	85.3
Dallas	60,559,000	2,033,000	28,110,000	54,365,000	69,480,000	92.5
San Francisco	239,082,000	9,221,000	79,841,000	133,709,000	225,519,000	87.2

Consolidated comparative statement of twelve Federal Reserve Banks compare as follows:

RESOURCES.

	Oct. 25, 1922.	Oct. 18, 1922.	Oct. 26, 1921.
Gold and gold certificates	$837,629,000	$837,329,000	$648,300,000
Gold settlement fund, Fed. Reserve Board	815,866,000	844,159,000	466,111,000
Total gold held by banks	$1,653,495,000	$1,681,488,000	$1,114,411,000
Gold with Federal Reserve agents	2,124,432,000	2,163,485,000	1,729,790,000
Gold redemption fund	67,156,000	71,269,000	113,058,000
Total gold reserves	$3,845,083,000	$3,916,213,000	$2,786,259,000
Legal tender notes, silver, &c.	126,835,000	127,984,000	150,905,000
Total reserves	$3,971,918,000	$4,044,197,000	$2,937,145,000
Bills discounted:			
Secured by U. S. Government obligations	195,510,000	194,155,000	481,395,000
All other	273,899,000	318,945,000	846,883,000
Bills bought in open market	257,691,000	266,615,000	43,816,000
Total bills on hand	$727,099,000	$767,914,000	$1,371,955,000
United States bonds and notes	200,060,000	226,210,000	33,207,000
U. S. certificates of indebtedness—one-year certificates. (Pittman act)	41,000,000	43,500,000	149,875,000
All other	161,576,000	177,191,000	7,864,000
Municipal warrants	27,000	27,000	10,000
Total earning assets	$1,156,735,000	$1,214,842,000	$1,562,021,000
Bank premises	45,241,000	45,099,000	31,020,000
Five per cent. redemption fund against Federal Reserve Bank notes	3,750,000	3,750,000	8,099,000
Uncollected items	852,498,000	798,439,000	540,067,000
All other resources	14,940,000	14,787,000	16,580,000
Total resources	$5,065,095,000	$5,291,114,000	$5,094,915,000

LIABILITIES.

Capital paid in	$106,277,000	$106,327,000	$103,007,000
Surplus	216,398,000	216,398,000	213,824,000
Deposits:			
Government	23,459,000	12,546,000	46,684,000
Member banks—Reserve account	$1,799,931,000	1,921,277,000	1,669,050,000
All other	18,180,000	22,285,000	22,873,000
Total deposits	$1,841,770,000	$1,956,107,000	$1,738,556,000
Federal Reserve notes in actual circulation	2,298,530,000	2,315,437,000	2,408,779,000
Federal Reserve Bank notes in circulation—Net liabilities	37,995,000	40,618,000	38,024,000
Deferred availability items	539,773,000	632,430,000	466,044,000
All other liabilities	25,346,000	23,802,000	10,681,000
Total liabilities	$5,065,095,000	$5,291,114,000	$5,094,915,000
Ratio of total reserves to deposit and Federal Reserve note liabilities combined	77.6%	75.2%	70.8%

NEW YORK FEDERAL RESERVE BANK.

STATEMENT AT THE CLOSE OF BUSINESS OCT. 25, 1922.

RESOURCES.

	Last Week.	Prev. Week.	Year Ago.
Gold and gold certificates	$161,428,542	$161,522,000	$355,700,000
Gold settlement fund, Fed. Reserve Board	198,541,394	204,410,000	116,741,000
Total gold held by bank	$359,969,936	$346,942,000	$472,671,000
Gold with Federal Reserve agent	680,984,398	771,173,000	545,189,000
Gold redemption fund	8,487,749	10,359,000	15,000,000
Total gold re

$6,000,000 REALTY BONDS ARE OFFERED

Hallgarten & Co. Are Marketing New Issue of the United Stores Corporation.

$1,875,000 LOAN IS SOUGHT

Union Refrigerator Transit Company Puts Out Equipment Trust Gold Certificates.

Hallgarten & Co. are offering a new issue of $6,000,000 United Stores Realty Corporation twenty-year 6 per cent. sinking fund gold debenture bonds, due in 1942, at par and interest. The principal, interest and sinking fund is guaranteed by the unconditional endorsement on each bond of the United Cigar Stores of America. The bonds are noncallable during the first five years, except at 105, for the sinking fund. The corporation is a wholly-owned subsidiary of the United Cigar Stores Company of America, organized for the further development of its real estate business.

A sinking fund, with semi-annual payments beginning July 1, 1923, provides for the retirement of bonds of this issue through purchase up to or call at the redemption price. The sinking fund will be sufficient to retire 50 per cent. of the whole issue by maturity. The consolidated net assets of the United Cigar Stores Company and subsidiaries, as of June 30, 1922, exclusive of good-will, after giving effect to this financing, stood at more than $22,500,000, or more than three and one-half times this issue of bonds. The company has agreed that application will be made to list these bonds on the New York Stock Exchange.

An issue of $1,875,000 Union Refrigerator Transit Company series A 5 per cent. equipment trust gold certificates is offered today by Lee, Higginson & Co., at prices to yield from 5.10 per cent. to 5.40 per cent. They are dated Nov. 15 and are due semiannually from 1923 to 1929.

F. J. Lisman & Co. are offering a new issue of $700,000 Marine equipment 7½ per cent. gold serial bonds of the Williams Steamship Company, maturing in twenty equal semiannual installments of $35,000 each, from May 1, 1923, to and including Nov. 1, 1932, at a price of 100 and interest.

Harris, Forbes & Co. are offering a new issue of $700,000 City of Portland, Me., high school 4½ per cent. bonds, due Nov. 1, 1927, to 1946, at par and interest for maturities of 1927 to 1934 and at prices to yield 4.20 per cent. to 1935 to 1946.

Sherwood & Merrifield are offering $550,000 Town of North Hempstead, N. Y., coupon or registered 4.25 per cent. bonds to yield 4.15. They mature from 1943 to 1977.

The issue of $500,000 Douglas Packing Company debentures offered by Lage & Co. and Hemphill, Noyes & Co. has been oversubscribed and the books closed.

SEPTEMBER EXPORTS OF COTTON BELOW 1921

Quantity Decreases 152,934 Bales, Value Smaller by $452,791.

WASHINGTON, Oct. 26.—Cotton exports in September totaled 368,897 bales valued at $42,789,743. This compared with 521,831 bales valued at $43,252,534 during the same month the year before.

For the nine months ended with September exports amounted to 3,549,366 bales valued at $390,375,748, as against 4,811,075 bales of a value of $317,184,580 in the corresponding period of 1921.

Exports of cotton cloth in September amounted to 7,741,736 square yards valued at $52,153,646. In September, 1921, exports of such cloth totaled 6,454,060 square yards of a value of $62,290,594.

The Census Bureau has reported the September exports of cotton to England as 146,874 bales, against 52,018 in 1921; to France, 40,063, against 105,821; to Germany, 62,873, against 130,241; to Italy, 34,162, against 22,696; to Japan, 19,417, against 63,899.

IMITATION ABSINTHE TO GO.

France Bars All Anise, Tansy and Caraway Liquors.

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Special Cable to THE NEW YORK TIMES.

PARIS, Oct. 26.—The law abolishing absinthe has been interpreted to cover all cloudy imitations with which the French market has been crowded since the war, the Journal Officiel announced today.

The new decree reads: "All liquors considered similar to absinthe, of which the dominant taste or odor is that of anise—which become clouded by the addition of four parts of distilled water and fail to become clear with the further addition of three parts water—also all liquors of anise which, though not clouded by water, contain the essence of tansy or caraway, and also all anise liquors containing more than 40 per cent. of alcohol or less than 150 grams of sugar per litre, are prohibited."

A delay of three months is given to manufacturers and dealers to get rid of their stock.

PREDICTS HIGH-PRICE ERA.

N. S. Jonas Warns, However, Against Heavy Buying.

Nathan S. Jonas, president of the Manufacturers' Trust Company, speaking last night at the Hotel Astor at the annual dinner of the Alphabet Association, an organization of credit men in the clothing industry, said that the nation was entering on a period of good business, high prices and perhaps of semi-inflation.

"My suggestion," he added, "would be not to buy or contract for merchandise under any conditions for more than, say, a six months' supply ahead, and rather to pay the market price after that, should there be a further rise, than to be caught too heavily loaded up when the decline again comes."

Japan Plans a New Cable Here.

TOKIO, Oct. 26 (Associated Press).—The Imperial Cabinet today decided to ask the Diet for an appropriation to improve Japanese cable service, including a new cable to connect Japan with America. If the Diet refuses to grant the necessary funds, it will be asked to pass a resolution authorizing the Government to contract with a private concern to construct the American cable. A business group headed by Baron Shibusawa is ready to undertake the work.

43 Are Indicted as Drug Peddlers.

CLEVELAND, Ohio, Oct. 26.—Indictments against forty-three alleged members of a ring of drug smugglers were returned by the Federal Grand Jury here late today. All are in jail or out on bond. Most are Clevelanders. The majority are said to be peddlers for the big dealers.

INCREASE OF LOANS AT BANK OF ENGLAND

Bank of France Reduces Outstanding Note Circulation 435,171,000 Francs.

The weekly statement of the Bank of England shows the following changes:

Gold coin and bullion....decreased	£2,920
Reserve in banking dept.:	
Gold and notes.....decreased	300,000
Notes in circulation.....increased	197,000
Loans on Government securities .....increased	1,300,000
Loans on other securities.increased	1,500,000
Notes in reserve.....decreased	105,000
Public deposits.....increased	2,896,000
Other deposits.....increased	1,013,000

Proportion of the bank's reserve to deposit liabilities this week is 19.14 per cent.; last week it was 19.28 per cent.; two weeks ago it was 18.32 per cent. The highest reserve percentage of 1922 to date was 19.97 per cent., on June 22, lowest, 8.32, on Jan. 7. The lowest percentage since the war began was 7.30, on Dec. 30, 1920.

The statement compares as follows with the corresponding week one and two years ago:

	1922.	1921.	1920.
Total gold holdings—	£127,482,534	£128,413,547	£123,190,140
Reserve in banking dept. gold and notes—	22,905,798	22,047,997	14,000,580
Notes in circulation—	121,886,800	123,915,930	127,588,560
Public deposits—	15,111,228	13,553,576	16,420,532
Other deposits—	110,179,745	101,965,183	120,856,872
Government securities—	47,052,973	37,575,907	64,517,909
Other securities—	71,455,309	83,209,134	76,061,224
Ratio of reserve—	19.14	18.13	10.23

The Bank of England's official minimum discount rate remained unchanged at 3 per cent., to which it had been reduced from 3½ per cent. on June 15. At this date of 1921 the rate stood at 5½ per cent., in 1920 at 7 per cent., at 5 in 1919, 1918 and 1917, at 6 in 1916 and 5 in 1915 and 1914.

The weekly statement of the Bank of France shows the following changes in francs:

Gold in hand	increased	209,000
Silver in hand	increased	188,000
Notes in circulation	decreased	435,171,000
Treasury deposits	increased	17,490,000
General deposits	increased	127,254,000
Bills discounted	decreased	41,467,000
Advances	decreased	17,750,000

The State repaid the bank 400,000,000 francs. The total indebtedness now stands at 23,600,000,000, against 25,300,000,000 a year ago.

The principal items in the statement compare as follows with the same date one and two years ago, in francs:

	1922.	1921.	1920.
Gold—	5,533,189,675	5,533,365,930	5,486,728,846
Silver—	287,837,995	276,871,493	264,090,292
Circulation—	36,696,784,000	37,154,452,000	39,289,866,165

The highest point which the Bank of France's outstanding note circulation has ever reached was 39,645,896,000 francs on Nov. 2, 1920. The highest point in 1922 was 37,154,491,000 francs on Oct. 5; the lowest, 35,281,890,295 on March 23, which was also the lowest of any week since Aug. 28, 1919. The bank's official discount rate remained unchanged at 5 per cent., to which it was reduced on March 11, after a 6½ per cent. rate had been in force since July 29, 1921.

CRUDE OIL PRODUCTION UP.

Total for Week Ended Oct 21 1,576,600 Barrels Daily.

Crude oil production in the United States during the week ended Oct. 21 averaged 1,576,600 barrels daily, according to the estimates of the American Petroleum Institute. This compares with a daily average of 1,535,950 barrels in the previous week and 1,193,030 barrels in the corresponding week last year. The following table gives the daily average production of the more important fields, figures being in barrels:

	—1922—		—1921—	
	Oct. 21	Oct. 14	Oct. 22	
Oklahoma	410,900	410,850	312,300	
Kansas	89,900	88,400	95,050	
North Texas	58,300	57,000	54,250	
Central Texas	136,900	140,050	106,400	
North Louisiana and Arkansas	126,800	123,450	116,500	
Gulf Coast	114,600	*110,800	106,050	
Eastern	117,000	116,500	124,000	
Wyoming and Montana	87,500	88,300	82,600	
California	465,000	450,000	*220,000	
Total	1,576,600	1,555,050	1,193,050	

*Production off, due to strike of oil field workers.

Imports, crude and refined, at the principal United States ports for the week ended Oct. 21 totaled 1,911,909 barrels, compared with 1,900,814 barrels, a daily average of 284,402 barrels for the week ended Oct. 14. Receipts at Atlantic Coast ports were 722,707 barrels, against 936,604 barrels, a daily average of 132,801 barrels for the week ended Oct. 14.

$75 A TON FOR NEWSPRINT.

International Paper Fixes Price for First Half of 1923.

The International Paper Company yesterday announced a price of $75 a ton for newsprint paper covering contracts calling for delivery during the first half of 1923. This is an increase of $5 a ton over the price which prevailed during the first half of the current year. During the late Summer the company was accepting new business on the basis of $75 a ton, but since Sept. 1 new business was taken on the basis of $80 a ton. What price will be quoted on new business during the first half of next year is yet to be determined by the sales department of the company. The new price of $75 a ton for the first half of next year is equal to that recently announced by the larger Canadian producers last week.

The plants of the International Paper Company are understood to be operating at about capacity and are endeavoring to continue such operations to meet the steady demand made upon the company for its output.

Lima Locomotive Declares Dividend.

Directors of the Lima Locomotive Works yesterday declared a dividend of $1 a share quarterly on the new common stock without par value, thus placing the stock on a $4 annual dividend basis. This is equal to $8 a share on the old stock of $100 par value, which was exchanged for the new no par value stock on the basis of two of the new for one of the old. The regular quarterly dividend of 1½ per cent. also was declared on the preferred stock. Both dividends are payable Dec. 1, to stock of record Nov. 15.

Gulf States Steel Nets $252,284.

The Gulf States Steel Company for the quarter ended Sept. 30, 1922, reports net operating income of $340,287. Net income, after taxes, depreciation and other charges, amounted to $252,284. After allowing for regular dividends on the preferred stock, net income was equal to about $1.90 a share on the $11,152,150 common stock outstanding, against net income of $225,664, equal to $1.70 a share, in the previous quarter, and net income of $80,336, or 40 cents a share in the third quarter of 1921.

J. G. Walber Joins New York Central

G. W. Walber, Executive Secretary of the Bureau of Information of the Eastern Railways, has been appointed Vice President in charge of personnel of the New York Central Railroad. Mr. Walber will assume his new duties on Nov. 1. No one has yet been appointed as his successor in the Bureau of Information.

THIRD AV. RAILWAY GAINS IN REVENUE

Net Income $207,474 in Last Fiscal Year, Compared With Deficit in Previous Year.

PROPERTY IS IMPROVED

Care Maintained at High State of Efficiency and Track Reconstructed, President Reports.

The Third Avenue Railway Company, in its report for the year ended June 30, 1922, shows net income of $207,474, after allowing for all taxes, interest charges and other deductions. This is after the deduction of interest requirements on the adjustment 5 per cent. bonds of the company. On April 1, 1922, the company paid 1¼ per cent. on these bonds, and on Aug. 29 the Directors declared an interest payment of 2½ per cent. The unpaid interest now amounts to 21¼ per cent.

The report showed total operating revenues of $14,141,412 as compared with $13,499,226 a year ago. Operating expenses were $10,555,026 as against $11,037,007 a year ago, and other income stood at $261,537 as compared with $213,486 last year.

The outstanding items of the report are shown in the following table:

	1922.	1921
Oper rev.	$14,141,412	$13,499,226
Oper. exp.	10,555,026	11,037,007
Taxes	964,970	979,318
Oper inc	$2,621,416	$1,582,900
Other inc	261,537	213,486
Gross inc	$2,882,953	$1,796,386
*Int chgs etc	2,675,479	2,973,397
Net income	$207,474	†$876,611
P. & L. def	$3,290,891	$2,488,086

*Includes full interest on adjustment mortgage 5% income bonds. †Deficit.

In the consolidated balance sheet as of June 30, railroads and equipment amount to $80,557,852; investments, $2,766,082; deferred debits, $1,229,918, and current assets, $5,411,193. Of the current assets cash amounted to $1,414,267 and material and supplies $615,270. The funded debt was $56,154,861, interest on adjustment mortgage bonds, $5,566,000; reserves, $11,005,026, and current liabilities, $1,909,110.

In his remarks to the stockholders S. W. Huff, President, said:

"The physical condition of the property has been steadily improving. The cars are being maintained at a high state of efficiency and the reconstruction of worn-out track has progressed to such an extent that it is felt that the deferred maintenance has been fully taken care of and that the property is in an up-to-date operating condition. The engineers of the Transit Commission reported the property as being well maintained.

"Since our last report there has not been any change in the general uniform plan suggested by the Transit Commission that would call for any action on the part of the security holders of the companies of the system. The valuation of the property recommended to the Transit Commission by the valuation bureau of the commission was in the opinion of your Directors abandoned by the Transit Commission, however, has not yet promulgated its final valuation, and this valuation when made will not be a valuation for rate purposes, but a valuation upon which you will be invited to sell your property. Any transfer of the property must be the result of a voluntary sale by the company."

CANADA AFTER MONEY HERE.

Montreal Preparing to Seek a $12,000,000 Lift in Wall Street.

Special to The New York Times.

MONTREAL, Oct. 26.—A large amount of new financing will be arranged within the next few weeks, and, according to local opinion, practically all of it will go to the New York market.

The Catholic School Commissioners of Montreal will be in the market for approximately $2,000,000.

The largest single piece of financing coming onto the market within the next few weeks will be that of the City of Montreal, which has $12,500,000 to issue.

Of this amount it seems $10,000,000 will be issued and the remaining $2,500,000 retained for sinking fund purposes.

CLEVELAND STOCKS.

Stocks.	Open.	High.	Low.	Close.
Firestone	71	71¼	71	71¼
Peerless	57	57	56¾	56¾
Sherwin-Williams	25¼	25¼	25¼	25½
Standard Parts	3	3	2¾	2¾

	Bid.	Asked.
Brier Hill	18	19¾
Goodyear pf	39½	39¾
Glidden	12	15
Stearns	21½	22

MINING STOCK QUOTATIONS.

SAN FRANCISCO.

COMSTOCK.		Extension	.13
Andes	.05	Harmon	.01
Best & Belcher	.05	Keystone	.03
Caledonia	.33	Knox	.04
Con. Virginia	.12	Lucky Boy	.03
Hale & Norcross	.13	Ophyra	.01
Justice	.15	Silver King	.09
Mexican	.06	Zone	.10
Ophir	.06	GOLDFIELD.	
Savage	.06	Consolidated	.04
Union	.25	Development	.05
Belmont	1.40	Florence	.12
Cash Boy	.10	Red Hill	.03
Halifax	.30	Grandview	.01
McNamara	.06	Jumbo Extension	.02
McNamara Cresc.	.07	Lone Star	.07
Midway	.09	OTHER DISTRICTS.	
Monarch	.03	Silver Pick	.06
North Star	.06	Spearhead	.07
Rescue	.16	Nevada	.06
Tonopah Extension	3.37½	United Western	.04
Tonopah	.76	Boundary Mtn.	.03
West Tonopah	1.25	Caribou	.06
West Tonopah	.11	Cresus	.28
DIVIDE.		Manhattan Consols	.04
Belcher Extension	.07	Round Mountain	.30
Ben-Hur	.20	Sunnyview Mtn.	.31
Ben-Hur Extension	.02	Simon	.31
Bevis	.06	Simon Extension	.06
Butler	.03	Uncle Sam	.15
Divide Tonopah	.78	White Caps	.19

COLORADO SPRINGS.

	Bid.	Asked.		Bid.	Asked.
Cresson	2½	2¾	Mary McK.	2	3
Elkton	7	8	Portland	85	88
El Paso	6	10	U. Gold M.	10	16¼
Golden Cycle	80	91	Vindicator	5	6
Granite	3	9	Rose Nicol	1	2
Isabella	.003				

EARNINGS.

RAILROADS.

Baltimore & Ohio—	1922.	1921.	1920.
Sept. gross	$13,619,380	$17,468,612	$24,570,398
Def. af. tax	2,233,059	†3,208,491	†3,394,244
Net op. def.	2,665,962	†5,055,526	†2,900,990
9 months' gross	140,946,758	144,174,714	172,573,672
Bal. af. tax	15,852,545	17,589,200	*6,078,865
Net op. inc	12,401,221	15,271,196	*8,842,805
*Deficit. †Income.			

Delaware, Lackawanna & Western—			
Sept. gross	8,564,540	7,808,417	8,185,080
Bal. after tax	87,490	1,018,425	877,846
Net op. income	129,839	1,930,027	854,091
9 mos. gross	68,770,523	64,882,825	57,037,466
Bal. after tax	4,346,501	8,373,857	*630,157
Net op. income	5,058,501	9,625,066	*28,453
*Deficit.			

New York, Ontario & Western—			
Sept. gross	1,162,709	1,220,010	1,238,108
Bal. after tax	147,021	192,026	129,624
Net op. income	117,906	162,546	122,723
9 mos. gross	9,198,954	10,043,496	9,975,191
Bal. after tax	1,210,845	1,368,910	*197,196
Net op. income	830,835	1,161,862	*241,320
*Deficit.			

Norfolk & Southern—			
Sept. gross	564,378	687,662	892,170
Bal. after tax	100,062	259,268	457,595
Net op. income	84,533	80,220	*42,286
9 mos. gross	5,122,268	5,899,084	8,788,771
Bal. after tax	935,948	474,900	*785,588
Net op. income	730,530	391,464	*980,378
*Deficit.			

Norfolk & Western—			
Sept. gross	7,807,958	8,567,272	8,903,198
Bal. after tax	701,606	1,218,264	978,595
Net op. income	1,063,727	1,443,300	1,305,515
9 mos. gross	69,385,578	69,332,269	81,767,434
Bal. after tax	10,585,055	8,887,128	*2,404,090
Net op. income	13,191,494	13,296,765	*11,051
*Deficit.			

Western Maryland—	1922.	1921.	Increase.
Sept. gross	1,929,093	1,410,128	408,965
Net after tax	362,083	53,558	*225,525
Total income	375,332	270,474	4,858
Sur. aft. chgs.	13,750	*5,546	5,854
*Deficit.			

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Directors of the Lima Locomotive Works yesterday declared a dividend of $1 a share quarterly on the new common stock without par value, thus placing the stock on a $4 annual dividend basis. This is equal to $8 a share on the old stock of $100 par value, which was exchanged for the new no par value stock on the basis of two of the new for one of the old. The regular quarterly dividend of 1½ per cent. also was declared on the preferred stock. Both dividends are payable Dec. 1, to stock of record Nov. 15.

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SETBACK IN COTTON ON PROFIT TAKING

Pressure of New Crop Increases and Prices React 29 to 33 Points.

The combined force of profit-taking by speculative holders and selling by Southern growers started a reaction in cotton yesterday. The recent rise had been so continuous and extensive that sooner or later a readjustment became inevitable. Heretofore reactions have been confined to half a cent and this measured the setback which occurred yesterday. The outstanding interest is now so much greater than a month ago that more extensive price movements are natural. Transactions were large with trade demand a feature on the decline. Prices lost 29 to 33 points, closing at the bottom.

That the more urgent outside speculative and trade demand had been lessened for the moment was shown at the opening. Instead of a large volume of buying orders such as occurred each day recently, selling proved the rule. Quantity of January and May for sale indicated increased Southern selling on the advance over 24 cents, but at the same time strength of December showed that trade calling was still in progress on a large scale. After a decline of 20 points, a recovery of all the loss brought December back to 24¼ cents before pressure was resumed.

Reports that prominent professional operators in New Orleans were selling heavily carried the market below recent relations with New York. December there selling three-quarters of a cent below December at the local exchange. This brought selling pressure and caused a decidedly irregular course of prices throughout the session. Yet contracts were absorbed on comparatively slight recessions. At each point decline buying orders were uncovered and on a scale that produced sharp recoveries. March sold at 23.85, then recovered over 24 cents, only to work back below 23.75 before another 20-point recovery resulted.

In view of the fact that each cent advance appears to bring out an additional quantity of cotton from holders, operators were not surprised at the action of the market in developing a reactionary tendency following the sharp advance over 24 cents. After March crossed 24 cents on Wednesday an enormous quantity was taken from the ring by speculative interests. As prices have risen about 4 cents in three weeks, without a setback of more than 50 or 60 points, wider fluctuations have become natural.

With a higher price level and an extensive speculative long interest outstanding, operators are prepared for more violent price changes than was the case several cents lower. But conditions in contracts depend eventually on developments in actual cotton and thus far there are no reports from the South that indicate a change in that quarter. Norfolk and other Atlantic points, as well as Texas markets, quote spot cotton at prices relatively higher than futures. Sales each day have continued large in the aggregate, those of Wednesday exceeding Tuesday's although prices were higher. Yesterday, however, there was a perceptible decrease in the volume of actual cotton changing hands.

Despite frequent rallies, pressure continued and became heaviest of the day near closing. Room traders who had been pursuing short interest throughout the session threw over cotton; closing quotations at the low point of the day.

Exports yesterday amounted to 5,000 bales, bringing the season's total to 1,188,000 bales, compared with 1,562,000 last year.

Yesterday's quotations follow:

	Open.	High.	Low.	Close.	Previous Day.
Dec.	24.10	24.25	23.32	23.91@23.95	24.20
Jan.	23.90	23.95	23.61	23.61@23.62	23.93
March	23.84	24.05	23.71	23.71@23.73	24.03
May	23.82	23.93	23.63	23.63@23.66	23.90
July	23.40	23.65	23.40	23.40	23.70

The local market for spot cotton was quiet, 35 points decline; 24 cents for middling upland.

Southern spot markets were: Galveston, 23.60, 20 points decline; New Orleans, 23.62, unchanged; Savannah 23.60, 28 points decline; Memphis 23.50, unchanged; Houston, 23.50, 35 points decline; Little Rock, 23.25, unchanged.

Yesterday's cotton statistics were:

	Yesterday.	Last Week.	Last Year.
Port receipts	31,018	46,631	26,025
Exports	5,222	16,764	14,172
Exports, season	1,188,908	1,026,284	1,585,707
N. Y. stocks	61,891	62,305	136,011
Port stocks	1,071,632	948,409	1,574,487
N. Y. arrivals	5,958	4,478	538

Liverpool cables: Spot cotton, good inquiry, 1 point decline; 14.19d for middling. Sales, 10,000 bales, American 5,000. Imports, 25,000 bales, American 25,000. Futures opened steady, 12 to 16 points advance; closed steady, 2 to 4 points advance. Prices: October, 13.81d; December, 13.87d; January, 13.40d; March, 13.33d; May, 13.20d. Manchester: Yarns, fair business doing. Cloths, quiet.

COMMODITY PRICES.

Cash markets yesterday revealed an irregular price tendency, wheat dropping 2¾ cents, while corn moved 2 cents higher. Fractional losses were reported in lard, iron and cotton, while butter moved up slightly. Other grains, groceries, provisions and metals steady.

Following are the cash prices for the principal commodities in the wholesale market at the close of business Thursday, a week before and a year ago:

FOODSTUFFS—	Oct. 26	Oct. 19	Oct. 28
Wheat, No. 2 red	$1.82	$1.20¾	$1.15
Corn, No. 2 yellow	.89¾	.94	.64¾
Oats, No. 2 white	.55	.58	.45¾
Flour, Minn., patent	7.75	7.75	7.75
Coffee, No. 7 Rio	.10¼	.10¼	.07¾
Sugar, granulated	.060	.060	.052
Butter, cream, 92 score	.47½	.46½	.48
Eggs, fresh gathered			
firsts per doz	.46@.54	.47	.55
Lard, Mid. W	11.80	11.80	10.30
Pork, mess	29.50	29.50	25.25
Beef, family	16.00	16.00	16.00
METALS—			
Iron, 2X, Phila	$23.25	$23.75	22.25
Steel billets, Pitts	40.00	40.00	29.00
Tin	34.87½	34.75	34.87½
Lead	6.75	6.75	7.12½
Copper	13.62½	13.75	12.62½
Tin	36.00	34.87½	28.25
TEXTILES—			
Cotton, mid. upland	24.00	23.05	19.20
Print cloths	.07¾	.07⅝	.06¾

Range of prices this year to date:

	Highest—		Lowest—	
Wheat	$1.61¾	Apr. 22	$1.12	Sept. 14
Corn	.94	Oct. 18	.61¾	Jan. 5
Oats	.53½	Oct. 17	.40	Aug. 31
Flour	9.50	Feb. 17	6.50	Aug. 28
Coffee	.11¾	Apr. 21	.06¾	Jan. 24
Sugar	.07	Aug. 3	.046	Jan. 5
Butter	.47½	Oct. 26	.34¾	Jan. 3
Eggs	.55	Jan. 25	.33½	Mar. 7
Lard	13.85	Feb. 28	9.40	Jan. 3
Pork	30.00	July 6	22.50	Jan. 24
Beef	17.00	Mar. 27	14.00	Jan. 3
Iron	23.75	Oct. 25	21.25	Mar. 17
Steel	40.00	Sept. 14	28.00	Jan. 19
Lead	8.75	Oct. 18	4.87½	Feb. 1
Tin	38.25	Jan. 13	29.50	Mar. 14
Copper	14.87½	Jan. 5	12.50	Feb. 21
Cotton	24.85	Oct. 25	16.45	Jan. 30
Printcloths	.07¼	Oct. 20	.06¼	Feb. 3

PRODUCE MARKETS.

BUTTER—Receipts yesterday, 9,071 packages. Prices gained another ½c on most grades of fresh, while storage stock without quotable change; ladles and packing advanced ½c. Creamery, higher than extras, 46@48¾c; extras, 92 score, 47½c; 90 score, 46½c; 88 score, 45½c; lower grades, 39@44½c. centralized cars, 90 score, 41c; 89 score, 40½@40¾c; 88 score, 39@39½c; 35 to 87 score, 36@37½c; unsalted, higher than 92 score, 49½c; extras, 92 score, 48½@49c; firsts, 93½@47½c; seconds, 87@88c; lower grades, 83@86c; held or storage, high scoring, 44@44½c; extras, 43@43½c; firsts, 37½@42c; seconds, 35½@37c; State dairy, fancy, 46c; extras, 44@45c; common to fair, 33@40c; ladles, current make, extras, 34@35c; firsts, 33@33½c; seconds, 31½@32c; lower grades, 30@31c; packing stock, current make, No. 1, 32c; No. 2, 30½@31c; lower grades, 27@30c.

EGGS—Receipts yesterday, 7,199 cases. Market steady to firm on high grades, unchanged to quoted. Fresh gathered extras, 50@53c; extra firsts, 48@50c; firsts, 45@46c; seconds, 44@44c; lower grades, 22@30c; trade eggs, 25@29c; dirties, No. 1, poor to No. 2 and poorer, 20@22c; checks, 18@20c; refrigerator extra firsts, charges paid to expiring dates, 30@32c; firsts, 27@29c; seconds and poorer, 23@26c; checks, local candling, 19@22c; refrigerator extras, 32@34c; Pacific Coast extras, 32@33c; other Western, 30@32c; refrigerator or immersion process, near-by whites, 30@37c; Pacific Coast whites, 42@46c; Western, brown and mixed, 32@37c; fresh, New Jersey, nearby whites, unsandled, extras, 38@42c; near-by nearby whites, extras, local candled, 42c; near-by and near-by Western henners, 38@40c; Pacific Coast extras, 32@36c; extra firsts, 17@30c; firsts, 26@27c; near-by gathered whites, firsts to extra firsts, 30@75c; undergrades, 25@29c; pullets, 23@25c; other Western and Southern, gathered whites, 40@60c.

POULTRY—Receipts yesterday, 1 car. Market steady to firm on fowls, unchanged to quoted on other kinds. Fowls, 4 lbs. and over, 24@25c; 3½ lbs. and over, 22@23c; smaller, 20@21c; roosters, 18@19c; broilers, Long Island, 2 lbs. and over, 40@45c; Western, 2 lbs. and over, 35@40c; Long Island, 1½ lbs. and over, 30@35c; Western, 1½ lbs. and over, 25@30c; Long Island, broiling chickens, 1 lb. and over, 30@35c; Western, 1 lb. and over, 25@30c; Long Island, broiling chickens, under 1 lb., 25@30c; Western, under 1 lb., 20@25

FACT COMMISSION SENDS COAL QUERY

Questionnaire Asks Miners and Operators for Data on Wages and Profits.

STANDARDIZATION A TOPIC

Chairman Hammond Inquires How the Government Should Deal With the Situation.

Special to The New York Times.

WASHINGTON, Oct. 26.—Practical remedies for the ills and evils of the coal industry are sought from operators and miners by the Fact-finding Commission lately appointed by President Harding. The commission, following three conferences with hard and soft coal mine workers and operators this week, has sent a questionnaire asking both for suggestions.

Accompanying this questionnaire is a letter from John Hays Hammond, Chairman of the commission, bespeaking all possible light on clearing up troubles, so that in the end there shall be a square deal for all concerned. The letter says:

The commission particularly desires your carefully formulated views as to what efficient policy, if any, could or should be adopted by the Government relative to the coal industry, having proper regard to the interests of the mine worker, the mine operator and the public.

"In order to put the matter before you in concrete form for your consideration, there is attached hereto a sheet giving the various topics upon which the law creating this commission requires it to develop facts or make recommendations.

"The commission desires you to so carefully cover this list of topics and advise it in writing at your earliest convenience on the following principals:

Inquiry Covers Wide Field.

"(a) What specific data should be secured under each one of the topics enumerated in the law in order to carry out adequately the direction of the law?

"(b) What in your judgment would be the best and most practicable method for the commission to adopt for securing these data?

"(c) What if any topics should the commission investigate in addition to those specifically enumerated in the law in order to give to Congress and the public complete information necessary to the proper understanding of the conditions in the coal industry?

"(d) To what extent are you in position to co-operate with the commission in securing necessary data in such manner as will eliminate in the largest possible degree any basis for criticism of the accuracy or the validity of the data which shall be secured?

"In addition to the above, the commission further desires you to advise it in writing at some date in the near future, tentatively:

"(e) What in your judgment are the elements that have caused and are causing the acknowledged demoralization in the coal industry and which are working hardships alike upon the parties engaged in the production of coal and the consuming public?

"(f) What in your judgment are the practical remedies that would eliminate any or all the elements that you feel are responsible for the condition?"

Six Queries on Standardization.

The list of topics submitted to the miners and operators includes prices of coal, cost of production, operators' or owners' profits in the last ten years, profits of others having to do with production, distribution or sale of coal; labor costs, wages, wage contracts, irregular production, waste and distribution.

Still other suggested subjects are the causes of strikes, and the advisability of standardizing the mines on the basis of their economic productive capacity and closing those which fall below the standard.

Another topic offered is ascertaining and standardizing the cost of living for mine workers and their living conditions and standardizing also as far as practicable the amount of work a man shall perform for a reasonable wage, regarding the value and effect of such surroundings in respect to their efficiency.

The final topic suggested in discussions is standardizing a basis of arriving at the overhead cost of production and of delivering coal, including delivery at the door of the consumer, recognizing in this compilation that the standardized cost of living to the miners should be the first and irreducible item of expense.

COAL POOL TO AID SMALL CONSUMERS

Fuel Administrator Woodin Starts Peddlers' System Today for Householders.

To insure a supply of coal to the small consumer who buys in lots of about 100 pounds, State Fuel Administrator William H. Woodin announced yesterday that a peddlers' pool would be put into operation today.

Arthur S. Learoyd, District Fuel Administrator, made public a copy of a letter he had written to S. R. Rosver, 208 Beverly Road, Brooklyn, representing the Kensington Welfare Association, refusing to honor a request by that association for 100 per cent delivery of egg, stove and chestnut coal.

In reply to the letter, which was closed with the question, "What was the Fuel Administrator appointed for?" Mr. Learoyd wrote:

"In writing you have apparently lost sight of the fact that this fuel administration belongs to you along with the other 10,000,000 people in New York State. It stands ready to help you in your fuel requirements, but it cannot help you to get a 100 per cent. supply when the rest of the citizens are asked to get along with 60 to 70 per cent.

"Commencing Oct. 27, 1922, and until further notice, says the order of Fuel Administrator Woodin, 'all anthracite sizes, known as stove, chestnut or range, dumped at the New Jersey Railroad Terminals for delivery to dealers and distributors in the Boroughs of Brooklyn, Manhattan, Bronx, Queens and Richmond, or arriving by rail at the yards of retailers or distributors in these boroughs, shall be known as peddlers' pool coal, and no delivery to any consignee shall be made from such peddler pool in excess of one ton.'

"The purpose of this order," explained Mr. Woodin, "is to accomplish the widest possible distribution of the domestic sizes of anthracite reaching New York on and after Oct. 26. This is to relieve the consumer who buys in units of 100 pounds or less and who has practically no facilities and is, therefore, dependent upon an 'unfailing day supply from his peddler.'"

The peddler pool will operate under the direction of J. F. Bermingham, 120 Broadway, who served in a similar capacity during the war.

The committee of Mayor Hylan's appointment, which is to investigate conditions in the Berwind-White mines in Pennsylvania of which the miners' delegation to New York recently complained, will depart tomorrow morning from the Pennsylvania Railroad Terminal at 10:05 o'clock. The committee will inspect the mines at Gresson and Windber, Somerset County, Pa., and will conduct its investigation from headquarters to be established at Johnstown, Pa.

The members of the committee are: David Hirshfield, Commissioner of Accounts, Chairman; Mrs. Louis Read Walzmiller, Deputy Commissioner of Public Markets; James T. Smith, Registrar of the Board of Estimate; Thomas Morgan, of the Bureau of Investigation of the Finance Department, and John Lehman, Assistant Corporation Counsel.

BUSINESS WORLD

COMMERCIAL PAPER.

Yesterday.....6¼@6¾% for the best names
Wednesday.....6¼@6¾% for the best names
The quotations are for six months' paper.

Demand for Women's Coats.

A sudden spurt in the demand for women's coats during the last few days has increased activity in manufacturing and piece goods jobbing circles. The business is largely of a reorder nature, with retailers now having their first substantial sales of these garments for the season. The improvement that has taken place in plaid-back coats for women is the talk of the trade. Only a short while ago standard grades of these goods were sold at a loss, but, as some predicted, the cold weather has changed the situation. Thin merchandise now finds ready purchasers, who are requesting immediate delivery. The stock houses are especially benefited by the turn in the tide, as they unquestionably had large stocks of these garments on hand. But even at superseding the improvement in plaid backs, as a feature, is the insistent demand for Bolivias.

Advance in Cotton Gloves.

Despite price advances, importers here say there is noticeable a broadening out of the demand for women's cotton gloves, with retailers buying more liberally. The increased occasioned by the tariff have been made by most converts handling the articles, the added cost in some cases ranging up to 35 per cent. The low and merchandise has and the largest advance, said one representative importer yesterday. Another asserted that he had advanced the 12-16 button long glove from $7.50 to $9.50 per dozen. The new prices are not retroactive, but in most instances cover all futures orders for Fall or Spring delivery. The long gloves in placed are in demand by dealers, with the strap wrist next. A little business is being done in the staple short gloves. The browns and blacks are the leading shades in demand.

Collar Prices to Be Higher?

High prices in the primary markets are declared the basis for reports of a prospective advance in collar prices. Industry at the hands of efficient production manufacturers yesterday brought the reply that it was logical to expect higher prices in the near future, but that no actual statement of increases would have to come from Troy, the prevailing wholesale prices of leading brands is $1.60 per dozen, which has been in effect since September, 1921, when a reduction from $1.90 was made. An executive of a representative firm said: "I found the great revival of demand for the wing collar, but that, every year at this time, there was considerable talk of this but with very little increase in actual volume of sales of them. I also added that he found the leading seller to be low collar with medium points and a tie space of about half an inch.

Less Call for Cheap Fur Coats.

One of the features of the business in women's fur coats that has been done so far this season was said yesterday to be the smaller call for cheap coats, as compared with recent years. This was said to be especially marked in the case of garments made of sealine or other imitations of Hudson seal. For this condition two reasons were advanced, the first being that most women who are buying coats of the Hudson seal type this season have money enough to purchase the real article. The second was that women, especially the younger ones, who cannot afford a real Hudson seal coat, are going in for the short jacket effect in other furs, that were apparently brought out to fit their special needs. With the exception of these jackets the length of the best-selling coats in all furs this season has been increased, in keeping with the vogue for longer skirts.

Gray Goods Prices Stronger.

In some directions, at least, prices were higher in the local gray goods market yesterday than on Wednesday, for in yesterday's sales of printcloths were included deliveries of 39-inch 68-72s and 39-inch 64-60s, through January, at 11 and 10¾ cents, respectively. Spot and early November lots of 39½-inch 80-48s were sold at 8¾ cents. Trading generally was less active than on Wednesday. But it was attributed less to the break in cotton than to the probability that early buyers had covered themselves for the time being. Sheetings were quiet but firmly sustained on the basis of 10½ cents for 37-inch 48-square, four-yard cloths. For 72-80 pajama checks 11 cents was asked. Sellers of 39-inch 64-60s were holding them on the basis of 17¼ cents for 39-inch 4.20s, but it was said to be possible to get them in other quarters of the market as low as 17 cents.

May Test Merchandise Men.

The present up trend of prices for practically all varieties of textiles was said here yesterday to supply a greater test of the abilities of merchandise men in the field of retail stores than anything else that has happened for some time. This is particularly true of the men who oversee the piece goods departments of these stores, and most especially of those who, during the period now declining prices, got more or less out of direct touch with the market. The desk type of merchandise man, who is alleged to base his allotments on figures showing what happened last season or last year, rather than on current market conditions, was also said to be in for an anxious period, as his operating bases will be made valueless by the rapidity of the advances and their lack of uniformity. Should the advances in the goods become too disproportionate to the increase in consumer buying, the general problem will be made much more difficult.

Raw Silk Situation.

A recovery from the decline of last week has taken place in the local raw silk market, and prices are now at their former high level. Thrid show strength and, according to H. L. Gwalter, Inc., give every indication of moving higher, owing to the strong primary markets and limited supplies. Quotations at Yokohama have advanced from 90 to 100 yen, bringing double extra crack to 2,240 yen and tram stock to 2,180 yen. The last named price is 10 yen more than the high price established before the recent decline. The advance is chiefly due to buying for American account and, though the demand has eased off, holders are very firm in their views. Stocks on this market are limited and more so in the interior. Prices at Canton have also advanced, although this has been partly offset by a decline in silver exchange. At Shanghai the market is firm, and steam filature reelers are sold ahead into December. Cable advices from Milan report activity and higher prices.

Tailored Suits for Spring.

That the suit fashioned along mannish, tailored lines will be very prominent in the ready-to-wear field in the Spring is the confirmed opinion of many in wholesale garment circles. Manufacturers' lines for the coming season are now beginning to receive their preliminary treatment and the type mentioned will be the feature of not a few showings. As a sidelight on this question, the sales agent of a prominent mill reports a sizeable demand for certain fabrics that are especially adaptable for the tailored effects. These goods are really part of the men's wear lines, but fit in so nicely with aim of the garment manufacturers that they are buying them. The fabrics have a checkerboard weave in self color with white silk pencil stripes running through, about a half inch apart. Black, blue and brown are the colors sought. The agent in question said this was a revival of a kind of buying which was in considerable vogue some years ago.

Lace Trade Interested Also.

In view of the amount of lace that is being cut up this season into women's neckwear, more especially the so-called berthas, members of the lace trade are showing almost as much interest in the neckwear men themselves in the effect the coming of really cold weather will have on the consumer demand for this article. The contention is advanced that the bertha is not a cold-weather collar because, to have it show to the best advantage, as much of it as possible must be displayed by the wearer. Obviously, this cannot be done when fur or other heavy coats with close-fitting collars are required by the weather. In certain quarters there is some disposition to regret that the bertha has been pushed so hard as a Fall article, but in others the feeling exists that its popularity will carry it, possibly with some variations, through the coming Spring. With considerable interest is Spanish Godet and other laces being cut up and made up into the article in question, the last mon large this will be the case.

ARRIVAL OF BUYERS

Arriving Buyers must register in this column by telephoning Bryant 1000.

ABERDEEN, S. D.—S. Saltzsky, butter-grade coats; 370 7th Av. (Munzer-Mann Co.).

AKRON, Ohio—M. O'Neil Co.; F. B. Gaskell, cotton goods; 51 W. 34th (F. P. Lyle).

ALBANY, N. Y.—Mildy's Shops; Miss M. D. Zell, dresses; Breslin.

ALBERT LEA, Minn.—S. Saltzsky, dresses; 370 7th Av. (Munzer-Mann Co.).

BALTIMORE—M. Lutz & Co.; P. Daniels, boys' suits; 117 W. 32d (Hoffman & Hartley).

BALTIMORE—Hecht Bros. Co.; D. Horn, garters, upholstery; 1,150 Broadway. (Best & Lilienthal).

BALTIMORE—Pioneer Cloak Mfg. Co.; F. Duplin, infants' suits, cloaks; 1,304 Broadway; Martinique.

BALTIMORE—American Wholesale Corp.; B. Hornstein, dresses, skirts; 324 4th Av.

BALTIMORE—Siegel, Rothschild & Co.; D. A. Weinberg, umbrellas; Martinique.

BOSTON—Freedman Bros.; E. Freedman, coats, suit materials; Latham.

BOSTON—E. R. Smith Co.; E. R. Smith, clothing materials; Martinique.

BOSTON—Thresher Bros.; E. D. Wiley, silks, velvets; Brestell.

BOSTON—Zakon, furrier; I. Zakon, furs; Pennsylvania.

BOSTON—Gilchrist Co.; upstairs; J. C. Dean, women's neckwear, laces, scarfs, trimmings; 347 5th Ave. (Rogers).

BOSTON—Chandler & Co.; Mrs. M. E. Webber, dresses; Miss Call, children's dresses; 225 Madison Av. (Rogers).

BOSTON—Houghton & Dutton Co.; A. C. Conner, millinery; 120 W. 32d (A. Fanti).

BOSTON—Weissman & Son; S. D. Weissman, opossum-trimmed sport coats; 1,225 Broadway, Mr. Goldberg.

BOSTON—Chandler & Co.; Miss K. Desmond, women's suits; 240 Madison Av.; McAlpin.

BRIDGEPORT—S. Niland Co.; W. W. Taylor, house furnishings, trunks, bags; R. S. Husted, upholstery; 404 4th Av. (D. G. Alliance).

BUFFALO—Wm. Hengerer Co.; Miss F. Brintnall, Miss H. E. Howes, women's; misses' children's, juniors' ready-to-wear; 16 W. 36th.

BUFFALO—H. Wolking, light shade plaid region overcoats at popular price; 370 7th Av. (American Buying Co.); Room 1606.

BUFFALO—The Globe; J. Alpern, clothing, furnishing goods, hats; Breslin.

BUFFALO—F. N. Adams & Co.; C. Sharpe, glassware; 16 West 20th.

BUTTE, Mont.—Goldstein & Lubin; H. Lubin, coats; 3 West 29th (National Purchasing Co.).

CAMDEN, N. J.—L. Wishnefsky, coats; 3 West 29th (National Purchasing Co.).

CANTON, Ohio—W. R. Zollinger & Co.; O. A. Deffenbaugh, silks, dress goods, trimmings; 225 5th Av. (Retail Research Assn.).

CHARLESTON, W. Va.—S. Oberian, coats, dresses; 1,261 B'way (F. R. Schwartz & Co.).

CHARLOTTE, N. C.—Williams & Sheltes Co.; J. F. Williams, notions; Martinique.

CHICAGO—Montgomery Ward & Co.; L. J. Strets, piece goods, Fall suits, overcoats; 502 6th Av.

CHARLOTTE, N. C.—J. B. Ivey & Co.; W. B. Shackley, household goods, basement dry goods, toys; Pennsylvania.

CHICAGO—Rothschild & Co.; Miss E. Brennan, sleeveless, short lengths; 443 4th Av.

CHICAGO—The Auditorium Apparel Shop; Miss Erman, perfumes, handkerchiefs; 1,182 B'way, Room 1403 (L. Levitan).

CHICAGO — Rothschild & Co.; Miss Elsfelder, beaded, lace tunics, fur trimmings, trimmings, laces, neckwear, ribbons; 443 4th Av.

CHICAGO—M. M. Kann Co. (jobbers); M. M. Kann, better-grade coats; 120 W. 32d (Littman & Storch).

CHICAGO—H. Friend; B. Finz, better-grade dresses; 1,181 B'way (Munzer-Mann Co.).

CHICAGO—A. Strassberger & Co.; F. Strassberger, better-grade dresses; 370 7th Av. (Munzer-Mann Co.).

CHICAGO—Lewis, Adler & Sons; L. Adler, silks; Pennsylvania.

CHICAGO—Carson, Pirie, Scott & Co.; H. C. Dauernheim, blankets; 404 4th Av.

CHICAGO—H. W. Co.; H. Batchfield, holiday novelties; 240 Broadway; McAlpin.

CHICAGO—Mandel Bros.; Miss A. Hill, jewelry; 18 East 22d.

CHICAGO—Hudson, Keith & Co.; W. E. Knudsen, ribbons, dress velvets; 225 5th Av.

CINCINNATI—Adler Stores; G. Adler, high-grade junior coats; 1,170 B'way, Room 310.

CINCINNATI—The Koop Co.; F. J. Thoman, flannels, flannelette, prints; Pennsylvania.

CINCINNATI—Lehman, Mayer & Co.; M. Meier, jewels, knit goods; Pennsylvania.

CLEVELAND—Adler Stores; S. Harmer, high-grade misses' coats; 1,170 Broadway; Room 310.

COLUMBUS—P. A. R. Lazarus & Co.; W. Bresler, house dresses, knit underwear, basement; 225 5th Av. (Retail Research Assn.).

COLUMBUS, Ohio—Shapiro & Co.; J. Shapiro, clothing, shoes, furnishings; Imperial, Room 1408 (National Retail Merchants and Buyers' Assn., Inc.).

CORSICANA, Texas—J. M. Dyer D. G. Co.; J. M. Dyer Jr., dry goods; Pennsylvania.

DALLAS, Tex.—Berger Bros.; Miss B. Miller, books, pictures; 19 E. 24th.

DETROIT—J. L. Hudson Co.; Miss L. G. Conway, gloves; Mrs. Boyle, assisting; 225 5th Av. (Retail Research Assn.).

DETROIT, Mich.—Edson, Moore & Co.; J. Meredith, dry goods, notions; 48 Leonard.

GRAND FORKS, N. D.—Bonner & Beggs; Mr. Zimmer, ready-to-wear; 32 W. 35th (Jay & Co.).

HARTFORD—G. Fox & Co.; Miss A. J. Sullivan, bath robes; Mrs. M. Minke, hosiery, knit underwear; 120 W. 32d (A. Fanti).

HARTFORD, Conn.—G. Fox & Co.; J. H. Bennett, toilet goods; 120 W. 32d (A. Fanti).

HIBBING, Minn.—The Sapiro Co.; Abe Sapiro, gen. mdse., ready-to-wear; Pennsylvania.

JOHNSTOWN, Pa.—Glosser Bros. Co.; D. Glosser, ready-to-wear; Pennsylvania.

KANSAS CITY—Paris Fashion Shop; M. Seidler, better-grade dresses; 370 7th Av. (Munzer-Mann Co.).

KANSAS CITY—The Jones Store Co.; J. T. Gibbons, men's furnishing goods, duvetyne; 22 East 26th; Pennsylvania.

LANCASTER, Pa.—H. S. Garvin & Co.; Miss Ada Fulk, women's waists, blouses; E. W. Litch, silks, dress goods, white goods; Imperial.

LANCASTER, Pa.—Martin, Frank; F. L. Kraft, coats; 117 W. 32d; 32 Stock.

LIBERTY, N. Y.—H. J. Saries Co.; H. L. Sacles, dry goods, ready-to-wear, notions; 32 W. 35th (Jay & Co.).

LITTLE ROCK, Ark.—Rothenberg, D. G. Co.; R. H. Woolfolk, jobs, coats; 370 7th Av. (Munzer-Mann Co.).

LOS ANGELES—Bullock's; B. J. Lyons, men's furnishings, women's, children's hosiery, underwear; 225 5th Av. (Retail Research Assn.).

LOS ANGELES—N. B. Blackstone Co.; Mrs. G. M. Godfrey, ready-to-wear; 225 5th Av.

LYNCHBURG, Va.—C. H. Almond D. G. Co.; C. H. Almond Jr., umbrellas, furnishings; 120 W. 32d (A. Fanti).

MASSILLON, Ohio—The S. J. Humbergers Sons; C. M. Wise, C. P. Spuhle, ready-to-wear; Martinique.

MILWAUKEE—A. Hartzman, coats; 8 West 29th (National Purchasing Co.).

MINNEAPOLIS—Dayton Co.; Miss Wicklund, infants' wear, muslin underwear, basement; 225 5th Av. (Retail Research Assn.).

MOULTRIE, Ga.—Friedlander Bros.; N. Friedlander, ready-to-wear, dry goods; Pennsylvania.

NEW HAVEN, Conn.—Edward Malley Co.; Miss M. McNamara, muslin underwear, infants' wear; J. C. Miser, notions, drugs, leather goods, ribbons; Miss G. Sullivan, representing; 105 Grand (Jay & Co.).

NEW HAVEN, Conn.—The Model; M. Mendel, general mdse. manager; 1,160 Broadway (Best & Lilienthal).

NEW ORLEANS—Maison & Sternberg; O. Tannenbaum, Spring dresses, infants', children's Spring dresses; 1,181 B'way, Room 708.

NEWPORT, R. I.—J. H. Kasanjian & Co.; N. H. Kasanjian, rugs; Park Av.

NORTHAMPTON, Mass.—A. McCallvein Co.; H. Pellinger, ready-to-wear; Breslin.

PHILADELPHIA — Gimbel Brothers; S. N. Freiberg, special lots women's silk, flannelette underwear; after 9 A. M., B'way and 34th (N. Office); Room 410.

PHILADELPHIA — Hirsch Stores Corp.; I. W. Hirsch, jobs suits; 117 W. 32d (Hoffman & Hartley).

PHILADELPHIA—Stewart's; Miss Kewits, coats; 120 W. 32d (A. Fanti).

PHILADELPHIA—Adler Stores; B. Adler, ladies' misses', juniors' coats, basement; 1,170 Broadway, Room 310.

PHILADELPHIA—Stoker, Inc.; S. Hammer, coats; 34 West 34th, Room 1101.

PHILADELPHIA—Cabeth Dept. Store; M. Cabot, coats; 3 West 29th (National Purchasing Co.).

PHILADELPHIA—John Wanamaker; J. Franson, coats; W. Johnson, men's clothing; G. R. Stull, sporting goods; Broadway Central.

PHILADELPHIA—Melady Dress & Costume Co.; M. Rubin, dresses; Pennsylvania.

PITTSBURGH—Shapira & Co., Inc.; J. Shapira, clothing, shoes, furnishings; Imperial, Room 1408 (National Retail Merchants and Buyers' Assn., Inc.).

PITTSBURGH—Kaufmann & Bear Co.; Miss M. Mayburn, children's Hamadith highwear; 404 4th Av.

PITTSFIELD, Mass.—Berkshire Mfg. Co.; C. W. Pease, pants materials; Cadillac.

POTTSVILLE, Pa.—Schuylkill Knitting Mills, coats; 3 West 29th (National Purchasing Co.).

READING, Pa.—Shapira & Co., Inc.; J. Shapira, clothing, furnishings; Imperial, Room 1408 (National Retail Merchants and Buyers' Assn., Inc.), Room 1408.

SACRAMENTO, Calif.—Weinstock, Lubin Co.; S. T. Hogan, domestics; Mr. Pelree, men's furnishings, women's knit underwear, hosiery, gloves; Miss H. A. Ten Broeck, boys' men's clothing, men's hats; 225 5th Av. (Retail Research Assn.).

SAN FRANCISCO—Ismael and Nussbaum & Co.; J. Ismael, Spring coats; 100 West 32d.

SEATTLE—The Bon Marche; J. W. Calhoun, silks, dress goods; 225 5th Av. (Retail Research Assn.).

SPOKANE, Wash.—Goldstein & Lubin; H. Lubin, coats; 3 West 29th (National Purchasing Co.).

SPRINGFIELD, Ohio—Edward Wren Co.; H. Thomas, flannels, domestics, prints; Pennsylvania.

TAMPA, Fla.—Maas Bros.; A. Maas, coats, suits, waists, furs; 1,160 Broadway (Best & Lilienthal).

TOLEDO—Lasalle & Koch; Mr. Baxter, chiffons; A. V. Rose, waists, children's coats, basement; 225 5th Av. (Retail Research Assn.).

UTICA, N. Y.—Maher Bros.; W. J. Maher, clothing, furnishings; Plandorn.

WARREN, Ohio—Warner Co.; C. E. Warner, dry goods; 4 ; 224 (G. Neill); (Flanders).

WASHINGTON—Woodward & Lothrop; W. R. Hume, housefurnishings; 370 7th Av., Room 1701.

WASHINGTON—Palais Royal; S. Marks, upholstery, rugs; 220 5th Av. (F. Atkins).

WASHINGTON—S. Mann, Son & Co.; Miss M. Mann, coats, suits, dresses, waists; 498 4th Av.

WHEELING, W. Va.—Shapira & Co., Inc.; J. Shapira, clothing, shoes, furnishings; Imperial, Room 1408 (National Retail Merchants and Buyers' Assn., Inc.).

WHEELING, W. Va.—George S. Taylor Co.; E. W. Kaltenbach, coats; 150 W. 38th (A. Fanti).

WILMINGTON, Del.—Trueserman's Woman's Shop; T. Tuckerman, coats; 3 West 29th (National Purchasing Co.).

WOONSOCKET, R. I.—Harris & Mowry Co.; J. R. Dunlop, millinery; 404 4th Av.; Breslin.

WORCESTER, Mass.—John G. MacInnes Co.; E. M. Bartlett, upholstery, draperies, rugs, linoleum, furniture; 225 5th Av. (D. Ullman).

YOUNGSTOWN, Ohio — Strouse-Hirschberg Co.; R. J. Beacom; mdse. mgr.; 1,160 Broadway (Best & Lilienthal).

CANADA STEEL OUTPUT OFF.

Drops From 86,160 Tons in August to 35,787 in September.

Special to The New York Times.

MONTREAL, Oct. 26.—Canada's steel production in September declined by 23,373 long tons from the output of 59,160 tons in August to 35,787 tons. The total for the first nine months of this year is 534,833 tons, compared with 477,588 last year.

The decrease in production during September is accounted for by the closing of the steel plant at Sault Ste. Marie.

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BUYERS' WANTS.

Fifteen cents per word each insertion.

ARABELLA Wanted—Black and brown, for cash. Sam Greenberg, Longacre 9956, ask for Cecelia.

ARABELLA Wanted — Black, navy and brown, for cash. Madison Square 4788.

ARABELLA Wanted—Black and brown; will pay cash. Phone Longacre 3180.

ARABELLA Wanted—Black; cash. Ottenstein, 31 East 28th.

BOLIVIAS Wanted—21571, black and brown; 16044, navy and brown. 246 36th St. Warins 5873.

LIBERTY, N. Y.—H. J. Saries Co.; H. L. Sacles, dry goods, ready-to-wear, notions; 32 W. 35th (Jay & Co.).

LITTLE ROCK, Ark.—Rothenberg, D. G. Co.; R. H. Woolfolk, jobs, coats; 370 7th Av. (Munzer-Mann Co.).

LOS ANGELES—Bullock's; B. J. Lyons, men's furnishings, women's, children's hosiery, underwear; 225 5th Av. (Retail Research Assn.).

LOS ANGELES—N. B. Blackstone Co.; Mrs. G. M. Godfrey, ready-to-wear; 225 5th Av.

LYNCHBURG, Va.—C. H. Almond D. G. Co.; C. H. Almond Jr., umbrellas, furnishings; 120 W. 32d (A. Fanti).

MASSILLON, Ohio—The S. J. Humbergers Sons; C. M. Wise, C. P. Spuhle, ready-to-wear; Martinique.

MILWAUKEE—A. Hartzman, coats; 8 West 29th (National Purchasing Co.).

MINNEAPOLIS—Dayton Co.; Miss Wicklund, infants' wear, muslin underwear, basement; 225 5th Av. (Retail Research Assn.).

MOULTRIE, Ga.—Friedlander Bros.; N. Friedlander, ready-to-wear, dry goods; Pennsylvania.

NEW HAVEN, Conn.—Edward Malley Co.; Miss M. McNamara, muslin underwear, infants' wear; J. C. Miser, notions, drugs, leather goods, ribbons; Miss G. Sullivan, representing; 105 Grand (Jay & Co.).

NEW HAVEN, Conn.—The Model; M. Mendel, general mdse. manager; 1,160 Broadway (Best & Lilienthal).

NEW ORLEANS—Maison & Sternberg; O. Tannenbaum, Spring dresses, infants', children's Spring dresses; 1,181 B'way, Room 708.

NEWPORT, R. I.—J. H. Kasanjian & Co.; N. H. Kasanjian, rugs; Park Av.

NORTHAMPTON, Mass.—A. McCallvein Co.; H. Pellinger, ready-to-wear; Breslin.

PHILADELPHIA — Gimbel Brothers; S. N. Freiberg, special lots women's silk, flannelette underwear; after 9 A. M., B'way and 34th (N. Office); Room 410.

PHILADELPHIA — Hirsch Stores Corp.; I. W. Hirsch, jobs suits; 117 W. 32d (Hoffman & Hartley).

PHILADELPHIA—Stewart's; Miss Kewits, coats; 120 W. 32d (A. Fanti).

PHILADELPHIA—Adler Stores; B. Adler, ladies' misses', juniors' coats, basement; 1,170 Broadway, Room 310.

PHILADELPHIA—Stoker, Inc.; S. Hammer, coats; 34 West 34th, Room 1101.

PHILADELPHIA—Cabeth Dept. Store; M. Cabot, coats; 3 West 29th (National Purchasing Co.).

PHILADELPHIA—John Wanamaker; J. Franson, coats; W. Johnson, men's clothing; G. R. Stull, sporting goods; Broadway Central.

PHILADELPHIA—Melady Dress & Costume Co.; M. Rubin, dresses; Pennsylvania.

PITTSBURGH—Shapira & Co., Inc.; J. Shapira, clothing, shoes, furnishings; Imperial, Room 1408 (National Retail Merchants and Buyers' Assn., Inc.).

PITTSBURGH—Kaufmann & Bear Co.; Miss M. Mayburn, children's Hamadith highwear; 404 4th Av.

PITTSFIELD, Mass.—Berkshire Mfg. Co.; C. W. Pease, pants materials; Cadillac.

POTTSVILLE, Pa.—Schuylkill Knitting Mills, coats; 3 West 29th (National Purchasing Co.).

READING, Pa.—Shapira & Co., Inc.; J. Shapira, clothing, furnishings; Imperial, Room 1408 (National Retail Merchants and Buyers' Assn., Inc.), Room 1408.

SACRAMENTO, Calif.—Weinstock, Lubin Co.; S. T. Hogan, domestics; Mr. Pelree, men's furnishings, women's knit underwear, hosiery, gloves; Miss H. A. Ten Broeck, boys' men's clothing, men's hats; 225 5th Av. (Retail Research Assn.).

SAN FRANCISCO—Ismael and Nussbaum & Co.; J. Ismael, Spring coats; 100 West 32d.

SEATTLE—The Bon Marche; J. W. Calhoun, silks, dress goods; 225 5th Av. (Retail Research Assn.).

SPOKANE, Wash.—Goldstein & Lubin; H. Lubin, coats; 3 West 29th (National Purchasing Co.).

SPRINGFIELD, Ohio—Edward Wren Co.; H. Thomas, flannels, domestics, prints; Pennsylvania.

TAMPA, Fla.—Maas Bros.; A. Maas, coats, suits, waists, furs; 1,160 Broadway (Best & Lilienthal).

TOLEDO—Lasalle & Koch; Mr. Baxter, chiffons; A. V. Rose, waists, children's coats, basement; 225 5th Av. (Retail Research Assn.).

UTICA, N. Y.—Maher Bros.; W. J. Maher, clothing, furnishings; Plandorn.

WARREN, Ohio—Warner Co.; C. E. Warner, dry goods; 4 ; 224 (G. Neill); (Flanders.

WASHINGTON—Woodward & Lothrop; W. R. Hume, housefurnishings; 370 7th Av., Room 1701.

WASHINGTON—Palais Royal; S. Marks, upholstery, rugs; 220 5th Av. (F. Atkins).

WASHINGTON—S. Mann, Son & Co.; Miss M. Mann, coats, suits, dresses, waists; 498 4th Av.

WHEELING, W. Va.—Shapira & Co., Inc.; J. Shapira, clothing, shoes, furnishings; Imperial, Room 1408 (National Retail Merchants and Buyers' Assn., Inc.).

WHEELING, W. Va.—George S. Taylor Co.; E. W. Kaltenbach, coats; 150 W. 38th (A. Fanti).

WILMINGTON, Del.—Trueserman's Woman's Shop; T. Tuckerman, coats; 3 West 29th (National Purchasing Co.).

WOONSOCKET, R. I.—Harris & Mowry Co.; J. R. Dunlop, millinery; 404 4th Av.; Breslin.

WORCESTER, Mass.—John G. MacInnes Co.; E. M. Bartlett, upholstery, draperies, rugs, linoleum, furniture; 225 5th Av. (D. Ullman).

YOUNGSTOWN, Ohio — Strouse-Hirschberg Co.; R. J. Beacom; mdse. mgr.; 1,160 Broadway (Best & Lilienthal).

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Drops From 86,160 Tons in August to 35,787 in September.

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ARABELLA W

COLUMBIA OVAL SOLD FOR $351,950

Former Athletic Field, Divided Into 225 Lots, Sold at Auction.

$1,564 AVERAGE PER PLOT

Corner of Gun Hill Road and Bainbridge Avenue Brought $8,000.

So active was the bidding for the Columbia Oval property in the Vesey Street Salesroom yesterday that it took Joseph P. Day, the auctioneer, less than four hours to dispose of the 225 building lots into which the property had been divided.

A total of $351,950 was obtained for the property.

Columbia University recently acquired twenty-six acres at 218th Street and Broadway for use as a new athletic field through the generosity of George F. Baker, and the sale of the Oval was ordered by the Trustees.

A crowd of about 700 faced the auctioneer when the terms of sale were read in the salesroom at noon, and the bidding was spirited and continuous from the moment the first lot was offered.

Joseph Havender was the first buyer, taking Lot 1 on Bainbridge Avenue and 211th Street, for $7,600. Early in the sale, the rectangular piece of property on Gun Hill Road and Tryon Avenue was sold for $2,600. When the auctioneer was told it was purchased for the Montefiore Home, which adjoins the plot, he immediately contributed the initial 10 per cent. deposit and the usual auctioneer's fee.

Constantine D. Panagakis bought the Gun Hill Road and Bainbridge Avenue corner for $8,000. Mr. Panagakis took other Gun Hill Road frontages and property backing it up, for a total of $25,-150. The Providential Realty and Investment Company, Charles E. Grammel, President, acquired a large number of lots on East 211th Street, 211th Street and Gun Hill Road and Kings College Place, for $36,700. The Mass Manufacturing Company, M. J. Mass, President, bought the entire block bounded by Reservoir Place, Reservoir Oval, Putnam Avenue and Gun Hill Road, for $31,200.

Joseph Fox secured a rectangular plot on Gun Hill Road and Perry Avenue, for $6,625. Fannie H. Lappe bought two lots on Bainbridge Avenue for $5,600. Hattie Reutter bought two lots on Gun Hill Road, near Bainbridge Avenue, for $7,-000. William McConnell took two lots on Tryon Avenue for $2,000 and Margaret Sexton bought two lots on Wayne Avenue for $1,800.

Commercial Leases.

The store at 740 Madison Avenue was leased by Douglas L. Elliman & Co. for a term of years to Marguerite Jonap, who will occupy the premises as a gown and millinery shop.

The Haggstrom-Callen Company leased the store at 200 West Sixty-ninth Street, corner of Amsterdam Avenue, to Frank Gravagna for a term of four years.

G. Montague Mable leased for the Joan Garage interest to the Hudson Motor Car Company of New York for their Inwood Service Station, one-half or 4,500 square feet of the garage at 207th Street and Ninth Avenue, for a term of years at a rental of $4,000 per annum.

The house at 7 West Fifty-first Street was leased for a term of sixty-three years by William B. May & Co. to a client of H. M. Weill Company. It will be altered for business.

Astor Estate Sells on Broadway.

Charles F. Noyes Company has sold for the William Waldorf Astor estate to Max Marx 484 to 486 Broadway, the latter being the southeast corner of Broome and 485 Broome Street adjoining. The combined plottage is about 6,000 square feet, but the buildings are separate units five and six stories high. Mr. Marx is paying all cash for the properties.

APARTMENT HOUSE DEALS.

Operators Buy Two Corner Houses Valued at $230,000.

Riesenfeld & O'Donnell, operators, bought from Bisline Ewing, Inc., 320 to 194 East Eighty-sixth Street, two six-story apartment houses, on a plot, 76.8 by 102 feet, between Park and Lexington Avenues. The property rents for $31,000 a year and was held at $230,000.

The property is the only parcel available for improvement on Eighty-sixth Street, according to O'Reilly & Dahn, the brokers, and may be improved with a large apartment house. A branch of the Corn Exchange Bank adjoins it on the east.

Alexander Grant, the builder, has purchased from Patrick Kiernan the Palmerston, a six-story elevator apartment house, at the northwest corner of St. Nicholas Avenue and 184th Street, on a plot 100 by 100. McDonald & Byrnes made the deal.

The Palmerston contains thirty-eight apartments and seven stores, and shows an annual rental of $50,000.

The Merit Realty Corporation (Marcus L. Oak) purchased the five-story brick tenement houses known as 209, 211, and 217 West Sixtieth Street and the abutting house, 210 West Sixty-first Street. These are four five-story brick tenement houses, each on a plot 25 by 100.5 in depth. The seller of the property is the Bowes estate, and it had been in the possession of the late Mr. Bowes for over forty years, and this is the first sale. The brokers in the sale were Arthur T. Du Cret & Co.

J. Hofmann & Son, brokers, sold for Adolph Welas, real estate operator, to a client of Netter & Netter, attorneys, the five-story apartment house on a lot 32 by 100, located at 224 East Ninety-sixth Street. The property was sold for all cash over the first mortgage, and was held for $40,000.

T. Louis A. Britt, attorney, purchased for a client the four-story apartment 412 East Fifty-eighth Street from Robert D. McCarter. After alterations, it is expected that the purchaser will join the Sutton Square colony.

Edward A. Arnold sold for Louis Siegel to a client, and has since resold to Camille Dreyfuss, the five-story tenement, 2,877 Eighth Avenue.

Ward Belknap & Son have sold for Wolcott G. Lane, as trustee, to a client of Barney Ershowsky, the four-story tenement on lot 25 by 103, known as 619 East Twelfth Street. The sale was for all cash, and the same brokers have procured a first mortgage loan from other sources.

Buy Heights Apartment Site.

Joseph Schwartz, Julius Vogel and Jacob Schultz, composing the Broadway and 170th Street Corporation, bought a plot of ten lots running through from 176th to 177th Street, 100 feet west of Broadway, from the Clark estates. The brokers were Brown, Wheelock Company and M. I. Strunsky.

The plot was held at $85,000, and the builders are going to improve it immediately with two five-story apartment houses, 125 feet on each street. The buyers recently sold the two elevator houses on the block front on the west side of Broadway from 176th to 177st Street, valued at $1,000,000.

Private House Sales.

The three-story residence at 58 East Ninety-second Street was sold by William B. May & Co. for Amy Steinhardt, represented by Heil & Stern. The house has a frontage of 23 feet and was bought for occupancy. It was held at $45,000.

Nicholas J. Morris sold the three-story dwelling 407 West 148th Street, on lot 20 by 100. The purchaser, Sophie E. Johnson of New Rochelle, N. Y., is the mother of Justine Johnson, the moving picture star, and will occupy same as her private residence. Ryan & Co., Inc., were the brokers.

Douglas L. Elliman & Co., in conjunction with E. De Forrest Simmons, have sold for Mrs. Tower Yates his residence 215 East Sixty-first Street, a three-story American basement house, on a lot 18 by 100, to a prominent New York physician, who will alter the house for his occupancy. This is the second house sold in this block by the same brokers this week.

Mrs. Jean Demetre sold the four-story dwelling at 323 West Eighty-second Street, between West End Avenue and Riverside Drive, on lot 20 by 100, to a Client of the Wood-Dolson Company, who will occupy.

Operator Acquires Plot.

Frederick Brown purchased from William H. Corbitt 108 to 110 East Eighty-sixth Street, a plot 50.8 by 102.2 feet, on the south side, 107 feet east of Park Avenue. O'Reilly & Dahn were the brokers.

$6,055,500 IN LOANS.

Housing Loans Authorized by Metropolitan Life Insurance Company.

Loans on bond and mortgage amounting to $6,055,500 were authorized yesterday by the Metropolitan Life Insurance Company. Of these $1,136,700 were farm loans and of the balance about three millions dollars were housing loans, and just short of two million dollars were on business buildings. The housing loans were for 652 dwellings outside of New York to accommodate 712 families, and for twenty-nine apartment houses to accommodate 269 families, a total of 981 families. On these the loans amounted to $2,861,500.

In New York City loans were made for $71,000 on ten dwellings to accommodate twenty families, and $24,000 on an apartment to accommodate eighteen families. The housing loans were widely scattered in New York, Massachusetts, Pennsylvania, West Virginia, Virginia, North and South Carolina, Georgia, Alabama, Tennessee, Kentucky, Ohio, Indiana, Michigan, Illinois, Wisconsin, Minnesota, Iowa, Nevada, Kansas, Montana, Utah, California, Oregon, Oklahoma, South Dakota and Nebraska. The farm loans were principally in the Southern and Middle Western States. The interest rate was that prevailing in the locality.

Suburban Home Buyers.

The Egbert Lillie country place at Wilton, Conn., was sold to A. A. Sisson of New York. It is on Chestnut Hill and commands extensive views of Long Island Sound. There is a large remodeled farm house and a complete set of outbuildings. The property was held at $35,000. John Crawford, as broker, negotiated the sale of the property.

W. P. Johnston sold for Richard Cotter his house on Columbia Avenue, Hartsdale, to Charles R. Brown of New York. The property was held at $17,000.

H. Goldschmidt sold for the B. B. & S. Company a plot 60 by 150 on the west side of Irving Place, and for Leopold Stern a plot on the west side of Neptune Avenue, 60 by 100, to a client for immediate improvement; also for the Navahoe Realty Company a plot 100 by 170 on the corner of Woodmere Boulevard and Kenne Lane to the Germin Construction Corporation; also for the Germin Construction Corporation a two and a half story brick dwelling and garage on the corner of Central Avenue and Linden Street to Sol Schildkraut, for occupancy.

The Triangle Realty Company, B. Friedman, President, sold a plot on Greenwood Avenue to Gerson Sacks. Mann & Schnall were the brokers.

Edwin J. Birley sold a parcel of land at Spring Valley, Rockland County, N. Y., for the estate of Judge Charles B. Fisher.

Hamilton Iselin & Co. sold for Frank R. Chambers a plot of one-half acre on Mamaroneck Road, Crown Heights, Woods, Bronxville, to a New York client.

William P. Jones has sold for Emile A. Bernard to Sadie Shebar the lot, 25 by 147, on the south side of Seaman Avenue, 203 feet west of Columbus Avenue, Freeport, L. I.

Trading in Brooklyn.

Gordon & Jaffe Realty Corporation sold to Mrs. D. Kindfass a new two-family dwelling, with double garage, on plot 27 by 100, at 2,004 East Thirteenth Street. The property was held for $15,500. A. Miskin was the broker.

Realty Associates sold to George A. Lachnicht an interior plot lying in the rear of property owned by the purchaser on the north side of Sullivan Place between Ludlam Place and Rogers Avenue. The same company also sold one of the new two-story and attic one-family semi-detached brick and stucco Colonial type dwellings at 6721 Sixth Avenue, in the Bay Ridge section, to Chas. J. Hertgen.

Bulkley & Horton Company sold 198 Adelphi Street, between Willoughby Street and Myrtle Avenue, a three-story frame dwelling on plot 22 by 80 for Mrs. A. Clark, to a client for occupancy.

Broadway Leasehold Resold.

A. V. Amy & Co. have sold for Joseph J. Silver to Rubin and Samuel Osterweil lease of the three-story tax-payer with stores, at No. 2,251-2,259 Broadway, at the southwest corner of Eighty-first Street, made by Charles L. Bernheimer in 1920 and calling for a total rental of over $2,000,000. The lease was made for twenty-one years and carried the privilege of two renewals for a similar term. The building fronts 76.5 feet on Broadway and 104.4 on Eighty-first Street.

HEIGHTS REALTY TRANSFER.

Holding Company for John D. Rockefeller Jr. Takes Title to 100 Lots.

Title was taken yesterday by the Empire Mortgage Company, which represents John D. Rockefeller Jr. in his realty transactions, to about one hundred lots on Washington Heights, situated between Riverside Drive and Broadway, in the vicinity of 192d Street.

The property was purchased from William B. Carnochan, executor of the estate of the late Jonas M. Libbey.

The original purchase of the Empire Mortgage Company was made in 1916, and consisted of all the property between Broadway and Riverside Drive from Dyckman Street south to and including the C. K. B. Billings place—about nine hundred lots in all.

The present purchase extends the original southern boundary of the holding to a point about two hundred and eighty feet below the Billings line. William A. White & Sons negotiated the deal.

MADISON AVENUE PROJECT.

Builders Buy Corner Site for $350,000 Apartment.

The Vee-Green Construction Company purchased from Samuel Brener the southeast corner of Madison Avenue and Eighty-fifth Street, fronting 62 feet on the avenue by 75 feet on the street.

The same buyers also acquired from the County Holding Company, William Adams, President, the surrounding "L" 40 feet on Madison Avenue and 25 feet on Eighty-fifth Street, making a plot 100 by 102 feet. The site will be improved with an apartment to cost $350,000. Gaines Van Nostrand & Morrison were the brokers.

Realty Notes.

Brooks & Momand have placed for E. W. Browning a first mortgage loan of $60,000 on premises at 254 to 258 West Twenty-fifth Street; $195,000 for Henrietta F. Stromberg on the premises at 230 West Eighty-seventh Street; $300,000 for the Winter Realty Company on the premises at 41 Union Square; $53,000 for Mrs. E. L. Crawford on the premises at 345 and 347 West Twenty-third Street; $95,000 for Charles A. Carey on the premises at 32 and 34 West Sixty-sixth Street.

R. Telfair Smith was the broker in the sale of the premises at 16 East Tenth Street, a four-story brownstone house, recently reported.

Shampan & Shampan, architects, are preparing plans for a high-class six-story elevator apartment house to be erected on a plot 150 by 160, on the south side of St. John's Place, 130 feet west of Underhill Avenue, Brooklyn, to contain two elevators, for Abraham Levy as owner, to cost $600,000.

Meister Builders, Inc., sold to the Channin Construction Company their share of the 99-year lease at 105 to 117 Court Street, Brooklyn. The purchasers have made plans to erect a six-story office building to cost approximately $350,000.

Frederick M. Hilton, President of William A. White & Sons, with Charles D. Hilles of Dwight & Hilles and William K. Dupre Jr., have been appointed as commissioners in the matter of the closing of Reid's Mill Lane in the Bronx.

The Joint-Ownership Construction Company, Inc., Frederic Culver President, sold a large apartment in the new 100 per cent. Joint-Ownership building which is to be erected at the northeast corner of Sixty-ninth Street and Lexington Avenue to Mrs. Robert Ahles.

The Lawyers Title and Trust Company has opened a branch office in the Bar Building located at 36 West Forty-fourth Street, Francis Weinheimer has been made manager.

Garment Centre Improvement.

Samuel Brener bought the northeast corner of Eighth Avenue and Thirty-sixth Street, fronting 25 feet on the avenue by 100 feet on the street, from Thomas J. and James R. Houlett. The site will be improved with a business building. Mannheimer Brothers were the brokers.

Garage for West Side Block Front.

The estate of Mary Ruashen sold the block front of West 170th Street, running from Inwood to Cromwell Avenues, to a builder who is going to erect a two-story garage. The plot is 170 by 104 irregular. Schwab & Co. were the brokers.

THE BRONX MARKET.

Operators Acquire Anthony Avenue Apartment Held at $55,000.

Cahn & Cahn, operators, bought from J. Cranaman, 1087 Carter Avenue, running through to Anthony Avenue and near 174th Street, a five-story new-law apartment on plot 37.6 by 85, having twenty apartments with a rent roll of $16,500 and held at $55,000. Clarence E. Hutchinson was the broker in the transaction.

Daniel Houlihan & Sons, Inc., sold three two-family houses just recently completed on 237th Street near Richardson Avenue to John J. Wikgers (Hickey & Clinton Co. were the brokers in this sale) to Peter J Foy and to Helen J. Sandiass.

They sold one-family stucco house situated on 241st Street to Edward J. Cousin. This house was held at $14,000. They purchased from Thos. Uren, the northwest corner of 237th Street and Carpenter Avenue, plot 150 by 100. This plot will be improved with six two-family stucco houses.

Weil & Mayer have sold to an investor the five-story apartment house with stores, at the northeast corner of Stebbins Ave. and 163d Street, having a frontage of 50 feet on East 163d Street and 113 feet on Stebbins Avenue.

M. M. Reynolds sold for Mrs. Mandel a two-family house at 2059 Powell Avenue on a plot 50 feet by 106 feet to Mrs. E. C. Leihbacker. The same broker sold for Louis D. Koop two lots, 50 by 103 feet, on Ellis Avenue, 205 feet south of Olmsted Avenue on the West side of street to Nellie O'Toole who will build two one-family houses.

The Haggstrom-Callen Company has sold for the Delafield Estate, represented by George Howe a plot on Tibbits Street, size 90 by 100 in Fieldston, Riverdale, to a client who will improve with a modern brick colonial residence.

The south-west corner of Grand Avenue and Kingsbridge Road was sold by the Silmark Realty Company to the Sammitt Realty Company.

Clients of Jacob Eisman, attorney, have purchased the vacant property on the north-west corner of Elmwood Place and Prospect Avenue, upon which they will erect a high class five-story apartment house.

MANHATTAN—FOR SALE OR TO LET.

FOR SALE
to close an estate
265 WATER STREET
through to and including 244 FRONT ST.
Two very substantial connecting warehouses, each equipped with electric elevator. Water St. Building 8 stories and basement, 46x80; Front St. Building 6 stories and basement, 27x85.
WILL SELL ON BASIS TO YIELD 10% GROSS ON PURCHASE PRICE.
Wm. H. Whiting & Co.
41 Park Row. Tel. 5900 Cort.

WESTCHESTER—FOR SALE OR TO LET.

White Plains

I have already purchased a larger house and must sell my present home at once; beautiful English stucco and timber house of pre-war construction. Plot 65x181, on a hill overlooking the city of White Plains, 8 baths, fine large sleeping porch, steam heat; 2-car garage; will make price attractive to real buyer. Call my Secretary, Mr. McFarland, at Murray Hill 6037, or my brokers, Prince & Ripley, 342 Madison Ave. Tel. Murray Hill 0855.

BIG SACRIFICE.

$1,500 cash, balance like rent, buys a 7-room house, all improvements, decorated; large plot; room for garage; ready for immediate occupancy. Close to schools, stores and station. Builder, 44 Rhodes St., New Rochelle. Phone 578 New Rochelle.

BANKRUPTCY SALES.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of MAURICE M. SMITH and JOSEPH H. ROSENFIELD, individually and as copartners trading as Smith & Rosenfield, alleged bankrupts.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Monday, Nov. 6, 1922, by order of the Court, at 10:30 A. M., at 325 5th Av., Borough of Manhattan, assets of the above bankrupt, consisting of ladies' dresses, piece goods, machinery, furniture, fixtures, &c.
CHAUNCEY BELKNAP, Receiver.
ARCHIBALD PALMER, Attorney for Receiver, 320 Broadway, New York.
Inspection Nov. 3 and 4.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of CONCESSION SUPPLY CO., INC., bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Friday, Nov. 10, 1922, by order of the Court, at 10:30 A. M., at 2 West 4th St., Borough of Manhattan, assets of the above bankrupt, consisting of a large quantity of manicure sets, toilet sets, general merchandise, blankets, dolls in original cases, office furniture, fixtures, &c.
BERTRAM EMBAUGH, Receiver.
MARCUS HELFAND, Attorney for Receiver, 320 Broadway, New York.
Inspection Nov. 8 and 9.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of LADIES' WEAR SALES CORP., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Friday, Oct. 27th, 1922, by order of the Court, at 10:30 A. M., at 18 West 31st St., Borough of Manhattan, assets of the above bankrupt, consisting of ladies' suits, dresses, wraps, furniture, fixtures, etc.
FRANCES A. BALLARD, Receiver.
C. EDWARD BENOIT, WILLIAM GALLAND, Attorneys for Receiver, 297 4th Av., New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of SAMUEL BECHMAN, doing business as EMPIRE HAT CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Friday, Oct. 27th, 1922, by order of the Court, at 10:30 A. M., at 21 W. Houston St., Borough of Manhattan, assets of the above bankrupt, consisting of millinery goods, supplies, machinery, furniture, fixtures, etc.
LLOYD GARRISON, Receiver.
SAMUEL STURTZ, Attorney for Receiver, 198 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of HARRY SAMBERG, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Tuesday, Oct. 31, 1922, by order of the Court, at 3 P. M., at 10 West 112th St., Borough of Manhattan, assets of the above bankrupt, consisting of groceries, canned goods, fixtures, &c.
CHARLES SHONGOOD, Custodian.
LEON DASHEW, attorney for petitioning creditors, 13 Park Row, New York.
Inspection Oct. 28 and 30.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of VERONA GARMENT CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Friday, Oct. 27th, 1922, by order of the Court, at 2 P. M., at 114 West 30th St., Borough of Manhattan, assets of the above bankrupt, consisting of dresses, children's coats, silks, linings, furniture, fixtures, etc.
GEORGE WINSHIP TAYLOR, Receiver.
JOSEPH KRINSKY, Attorney for Receiver, 320 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of BETTER BODY BUILDERS, INC., Bankrupt.—Chas. Shongood, United States Auctioneer for the Southern District of New York in Bankruptcy, sells this day, Friday, Oct. 27, 1922, by order of the Court, at 10:30 A. M., at 1,709 Broadway, Borough of Manhattan, assets of the above bankrupt, consisting of office furniture and fixtures.
ALICE H. MORAN, Receiver.
MARCUS HELFAND, Attorney for Receiver, 320 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of LEVINE & TUDKOWSKY, Bankrupts.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Friday, Oct. 27th, 1922, by order of the Court, at 10:30 A. M., at 158 West 28th St., Borough of Manhattan, assets of the above bankrupt, consisting of furs, machinery, fixtures, etc.
DAVID HIRSCH, Receiver.
LEWIS S. SCHWARTZ, Attorney for Receiver, 51 Chambers St., New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of LENA KROTMAN, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Friday, Oct. 27, 1922, by order of the Court, at 10:30 A. M., at 2,690 3d Av., Borough of Bronx, assets of the above bankrupt, consisting of household furniture, beds, bedding, dining room sets, electric fixtures, etc.
LLOYD GARRISON, Receiver.
EDGERTON & HORN, Attorneys for Receiver, 32a Broadway, New York.

BUSINESS RECORDS

In Town.

QUITERITE SKIRT COMPANY—A petition in bankruptcy was filed yesterday against Joseph Nash, also known as Joseph Noschkes and Nathan Fidler, doing business as the Quiterite Skirt Company, manufacturers, at 48 West Twenty-fifth Street, by these creditors: Tillie Wanuck $111, Matthew G. Cohen $664, Lillian Fine $600. It is stated the liabilities are about $50,000 and assets about $30,000. Judge Learned Hand appointed Alice H. Morse receiver, under $1,000 bond.

HARRY NADLER—A petition in bankruptcy was filed against Harry Nadler, manufacturer of bags and dresses, at 7 West 30th Street, by these creditors: Jesse Kahn $1,000, Marie Brandt $400, Louis Pollack $300. It is stated the liabilities are about $50,000 and assets about $10,000.

HAINES SHELLAC WORKS, INC.—A petition in bankruptcy was filed yesterday against the Haines Shellac Works, Inc., of 2,534 East 117th Street, by these creditors: Toby Katz $306, Abraham Marks $265, Gutenberg Printing Company, Inc., $88. Judge Learned Hand appointed Bertha Rembaugh receiver, under $2,000 bond. It is stated the liabilities are about $32,000 and assets about $4,000.

STEINBERG & FORMAN—A petition in bankruptcy was filed yesterday against George Steinberg and Joseph Forman, composing the firm of Steinberg & Forman, manufacturers of boy's clothing, at 812 Broadway, by Irene Finkelman, on a claim of $1,131.

HERMAN APPELMAN—A petition in bankruptcy was filed yesterday against Herman Appelman, men's furnishings, of 40 Rutgers Street, by these creditors: Anna J. Lippman, $295; Anna Chotinak, $500. Judge Learned Hand appointed William Rand Jr., receiver under $2,000 bond. It is stated the liabilities are about $9,000 and assets about $3,000.

INTERNATIONAL COSTUME CO., INC.—A petition in bankruptcy was filed yesterday against the International Costume Co., Inc., of 147 West 22d Street, by these creditors: Belle Siegel, $355; Jeanette Fruiwirth, $171; Betty P. Levy, $144. It is stated the liabilities are about $12,000 and assets about $2,000. Judge Learned Hand appointed Lloyd Garrison receiver, under $1,000 bond.

GUARANTEE SHIRT CO.—A petition in bankruptcy was filed yesterday against Abraham Berman, George Cohen, Samuel Lomasky and Abraham Benimof, doing business as the Guarantee Shirt Co., at 383 Canal Street, by these creditors: Jeanette Frimarck, $489; Ruby Benjamin, $363. It is stated the liabilities are about $8,000 and assets about $6,000. Judge Learned Hand appointed Robert C. Rand receiver, under $2,000 bond.

PLOTKIN, EPSTEIN & MORRIS, formerly in business at 1991 Broadway, filed a petition in bankruptcy yesterday, listing liabilities of $50,146 and no assets. Principal creditors listed are Emil Weil, estate of Greater N. Y. Beef Co., $25,000; Max Porter, $3,100; Greater N. Y. Beef Co., $1,926. The members of the firm are Peter Plotkin, Israel Epstein and Abe Morris.

ICSICO RESERVOIR QUARRY CO., INC., of White Plains, filed a petition in bankruptcy yesterday, listing liabilities of $9,838 and assets of $6,380, main item of which is real estate, $5,650.

MORRIS TEITELBAUM, dealer in dresses, at 90 Division Street, filed a petition in bankruptcy yesterday, listing liabilities of $2,908 and assets of $450.

J. AND J. BATTERY AUTO SUPPLY SERVICE, INC. A petition in bankruptcy has been filed against the J. & J. Auto Supply Service, Inc., 3,025 Fort Hamilton Parkway, Brooklyn, by the Firestone Tire & Rubber Co., for $828.

TORJESEN PARTITION CO., INC. A petition in bankruptcy has been filed against the Torjesen Partition Co., Inc., 201 Adams Street, Brooklyn, by H. M. Susswein & Co., for $4,781; Solomon Keidan, $919, and the N. Y. Woodfinishers Supply Co., $720.

NATHAN RISS. A petition in bankruptcy has been filed against Nathan Riss, 1,004 Ocstelvou Road, Brooklyn, by Rita Cohen for $100; Max Friedberg, $200, and Sylvia Straus, $68.

H. S. NICHOLS, INC., booksellers, address not given, assigned yesterday to Isidor Neuwirth of 19 West 44th Street.

H. & W. SHOE LACE MFG. CO.—Judge Learned Hand yesterday appointed Ralph C. Taylor receiver for the H. & W. Shoe Lace Mfg. Co., of 110 Ludlow Street, under $2,000 bond. It is stated the liabilities are about $10,000 and assets about $5,000.

JOSEPH MEISEL, clothing manufacturer, at 107 Stockton Street, filed schedules in bankruptcy yesterday, listing liabilities of $183,940 and assets of $130,389, main items of which are stock, $90,000; accounts, $20,-553; cash, $15,784. Principal creditors listed are American Woolen Co. $11,647, H. P. McKenney & Co. $14,701, L. F. Dommerich & Co., $10,956, Metcalf Bros. & Co. $7,733, Yorkshire Worsted Mills $6,100.

INDEPENDENT MOVIES SUPPLY CO., INC., of 729 Seventh Avenue, filed schedules in bankruptcy yesterday, listing liabilities of $61,830 and assets of $87,610, main items of which are stock, $50,000; fixtures, $3,000; General Electric Co. $7,150, W. H. Rebell Enterprises $6,343.

ZUCKER, SOBIN & ZUCKER, INC., clothing manufacturers, at 982 Broadway, filed schedules in bankruptcy yesterday, listing liabilities of $35,149 and assets of $10,700, main items of which are stock, $5,000; merchandise and stock, $5,000. Principal creditors listed are American Woolen Co. $2,757, Strong, Howat & Co. $1,971, Greenville Banking & Trust Co., Jersey City, $12,000; Herring Bros. $1,224.

HARRY FREID, furriers' supplies, at 222 West Twenty-eighth Street, filed schedules in bankruptcy yesterday, listing liabilities of $13,207 and assets of $6,514, main item of which is stock, $3,000. Principal creditors listed are Etco Trading Co. $5,000, secured; J. E. Brenner & Co. $718.

RAND WAIST CO., INC., of 570 Grand Street, filed schedules in bankruptcy yesterday, listing liabilities of $7,214 and assets of $6,280, main items of which are stock, $4,500, and accounts, $1,704.

RAFFEN, LERNER, cotton goods, at 74 Eldridge Street, filed schedules in bankruptcy yesterday, listing liabilities of $8,068 and assets of $5,806, main items of which are stock, $2,500, and accounts, $2,906.

ISIDORE OLDSTEIN, grocer, at 698 Beck Street, filed schedules in bankruptcy yesterday, listing liabilities of $3,611 and assets of $750.

Out of Town.

Special to The New York Times.

UTICA, Oct. 26.—Norwich Ice Mfg. Co. of Norwich filed a petition in bankruptcy today with liabilities of $24,191 and assets of $14,825. William J. Mein was appointed receiver.

Special to The New York Times.

CHICAGO, Oct. 26.—A voluntary petition in bankruptcy has been filed by the Phonograph Record Exchange, 35 South Dearborn Street, with liabilities of $15,821 and assets of $12,118.

JUDGMENTS.

Filed yesterday; the first name being that of the debtor:

In New York County.

Anchor Warehouse, Inc.—Mayer Daze & Co., Inc. $2,020.07
Ansonia Sanitary Mfg. Co.—Reading Steel Casting Co., Inc. $210.07
Brunner, Walter R.—Rowe Stuckland Reed, Inc. $167.71
Bennett Flue Blower Co., Inc.—N. Y. Millwright Co., Inc. $1,900.02
Boyd, John F.—J. Schwitzer $234.50
Boulton, Albert W., and Arthur Hoyt, exrs. —Frank B. Hall & Co., Inc. $831.95
Boeckman, Joseph A., Sons—Joseph A. Co. $547.80
Barth, Norbert—Broadway-170th St. Holding Corp. $120.41
B. & G. Auto Fabric Mfg.—L. J. Hutty Corp. $347.20
Costa, Joseph S.—W. Sturm $230.80
Curr, John Y.—Benevolent & Protective Order of Elks of the U. S. of N. Y., Lodge No. 1 ..... $162.88
Conroy, Margaret A.—E. Osborne Molding Co., Inc. $422.85
Cowden, Edward—A. P. Steeger $101.55
De Ronde, Frank S.—W. Mortenson $2,093.73
Durand & Stephan—C. Percival, Inc. $667.36
Evans, Paul E.—M. Myer $270.75
Englander, Paul—F. M. Day $1,841.26
Edward P. Roberts, Inc.—P. Leslie et al. $1,225.01
Frankel, Max—Sojen Realty Corp. $439.41
Fellner, Joseph—I. Friedman $108.25
Fiske, Chas. W.—Sheffield Farms Co., Inc. $980.86
Fischer, Harry, and Samuel Fells—People, &c. $300.00
Frankel, Harry, and Charles Weiner—M. S. Ritt $511.75
Frushino, Frank, Benjamin D'Augusta and Guiseppina D'Augusta.—F. Apple & Co. $500.00
Ferris, Bernard J.—T. Klaki, et al. $304.23
Fish, Rubin—J. Wolfson, costs $116.38
Ferrare, Carmelo—T. F. O'Connell et al. $177.21
Goodman, Henry—20-22 East 30th St. Realty Corp. $390.10
Harlem Oil Co., Inc.—Jos. Morris Feinstein and Samuel Feinstein—L. Dashow $307.40
Hartman, Louis H.—Craftsmen Film Laboratories, Inc. $218.99
Houghton, George F.—C. M. Z. Herrick, Inc. $257.08
Hogencamp, Thomas C.—J. E. Linde Paper Co. $22.45
Harris, Beverly D.—E. L. Harris $1,072.85
Same—Same $1,062.20
Same—Same $550.20
Same—Same $548.95
King, Charles F.—Newark Emblem Co. $152.44
Klein, Louis—Cordon Poultry Co., Inc. $419.20
Krantz, Harry—Morris D. Neumann & Co., Inc. $1,124.73
Lewis, Sheldan—G. W. Roberts $1,124.95
Lehman, Daniel—H. C. Reide $550.41
Lipshitz, Abraham J.—L. M. Shapiro $274.20
Lewis, Samuel—S. L. Toplitz $1,752.16
Lander, Louis, trustee, &c.—Mallouk Wardi Corp. $12,632.70
Lubbin, Charles—L. D. Elam $443.20
Lyons, John—Park & Tilford ..... $5,000. Principal creditors listed are American Woolen Co. $2,757, Strong, Howat & Co. $1,971, Greenville Banking & Trust Co., Jersey City, $12,000; Herring Bros. $1,224.
Maguire, James—Tide Water Oil Sales Corp. $256.16
Marguiles, Larry J.—I. Zisblatt $805.71
Morgen Lind Realty Corp.—H. Morgenthau, Jr. $5,095.50
National Oven Co., Inc.—Robert A. Keasby Co. $1,176.70
Nichols, Joseph W.—N. A. Shaw $302.95
North Hudson Color and Chemical Co., Inc. —Joseph C. Reid & Co., Inc. $306.90
Sandy Sons $417.70
Olsen, Holger—H. Joseph $438.38
Offen, Emanuel D.—G. C. Jaeger $296.49
P. De Ronde & Co., Inc.—H. T. Klemens $1,643.00
Parker, Harold C.—M. Walker $497.96
Philipoff, Peter S.—New England Commercial Co. $350.00
Ritter, Abraham, and Morris Rubschein—S. Fleischfarb $1,946.90
Rustin, Sarah—Nti. Gum & Mica Co. $392.80
Republic Doll & Toy Co., Inc.—Edmund Wright Ginsberg Co., Inc. $43.90
Rosengarten, Dave—Irving Nti. Bank $5,220.50
Rosenblatt, Jacob, and William Hardman—L. Spencer 3d $2,508.90
Radigan, Joseph H.—G. L. Armour $104.90
R. E. M. & G. Construction Co., Inc.—Fulton Cornice & Skylight Works, Inc. $382.80
Same—H. Edelman $749.15
Sinnott, James P.—Reisenweber's, Inc. $300.42
Smith, Robert N.—Mechanics Bank $152.23
Averconi, Mary E.—S. C. Schoonmaker et al $257.70
Sterling Housing Corp.—Murphy Door Bed Co. $317.89
Solomon, Louis R.—Lehmaier Schwartz Co., Inc. $319.35
Steinberg, Herman—London Guarantee & Accident Co., Ltd. $460.20
Simon, Sidney K.—Mean & Moore, Inc. $275.80
Ship Owners Radio Corp.—Profco Radio Corp. $3,221.80
Salisbury & Thomas Needle Mfg. Corp.—A. Weingarten $183.17
Stephenson, Edw. P.—Century Holding Co., Inc. $406.46
Segal, William—C. Aakaransky $219.43
Shawmut Steamship Co.—F. H. Price $3,985.48
Sklamberg, Hyman—C. Gibbia, costs $167.32
Same—S. Gibbs, costs $105.07
Simler, Wm. E.—Lord & Taylor $1,000.02
Titus, Edw H.—B. Williams $2,812.88
Trans Atlantic Lumber Corp. and Meyer Kaplan—H. A. Pease $921.97
Towlin, Henry H.—Mundy System, Inc. $547.80
Thompson, L. Edw.—E. J. Williams $346.70
Tanenbaum, Abraham and Samuel—M. Moss $1,158.59
Thau, Morris—Gotham Girls' Coat Co., Inc. $536.78
Vidal, Joseph D.—G. & D. Mfg. Co. $425.37
Vintarois, Dominik and Nicholas — People, &c. $300.00
Wanderman, Jacob—G. Greenberg et. al $402.91
Weinstein, Maurice—N. Frischling $134.47
Walz, Hattie—R. Godeck $687.00
Watts Jesse D

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Amsterdam Av. (s. s. 80's), 5-story, 25x100, steam heat, hot water, good condition; rents $3,000, expenses $3,000, net income $6,100; price $55,000. F. R. Wood & Co., 1902 Times Building. 1176 Bryant.

SEVENTH AVENUE BARGAIN.

Above 126th St.; large store, rent $125; nine apartments, six rooms and bath, rent $7 a room, all improvements. Price $38,500. Rents $6,300. Cash $4,000. Edward A. Arnold, 64 Wall St.

WEST 157TH ST.

ADJOINING 5TH AV. CORNER.

20x109 feet, three, three-story basement, single apartments; might sell separately; suitable for alteration; terms. Marcus, 366 West 254d St.

INVESTORS.

If you have from $10,000 to $20,000 to invest, do not fail to send for our Special Weekly Bulletin of Choice Manhattan and Bronx bargains. Arthur Cutler & Co., 176 West 72d.

SEVENTH AVENUE CORNER.

Below 126th St., modern improvements; corner store lease expiring; rent can be doubled; investment rental $9,000; price $68,000; cash $15,000. Edward A. Arnold, 64 Wall St.

HOMESEEKER'S BARGAIN.

Private home, Manhattan Av., between 116th and 117th Sts.; eight rooms, all improvements; possession. University 2287. Sherman & Kirschner, 1,641 Madison Av.

96TH WEST—A bargain; 14 rooms, 4 baths; parquet floors, electricity; $15,000 first mortgage can remain; price $68,000; cash and mortgage. Write Parker Rose Freeman, 202 West 92d St., New York City.

64TH ST., 32 WEST—3-story and basement dwelling; two baths, electric light; all in excellent condition; liberal terms. Apply elevator, or premises. Phone Schuyler 9332. Box A. Y., 610 Times Downtown.

LEXINGTON AV., near 23d St., 60x80; three-fold building now carrying themselves; when altered will show big income; Manhattan assessed valuation; terms. M. M. Weill Co., 221 West 57th St.

BARGAIN, three-story and basement; ten-room house, near 7-ave. 91st St. subway; electric light; price $23,000; only $1,500 cash required. M. H. Gaillard & Co., 1,269 Broadway.

WILL BUILD—One family house, $4,000; 2 family house $7,000, 1,245 B'way. Bet 469

CITY REAL ESTATE.

Manhattan—For Sale or To Let.

OWNER FORCED TO SELL.

Fine 8-story, fireproof hotel, near 72d St. and West End Av.; less than $50,000.

SLAWSON & HOBBS, 162 WEST 72D ST.

86TH ST., WEST—6-story and basement, 17 rooms, 4 baths, modern improvements, free and clear; possession 45 days; cash required $7,000. Coughlan & Co., Inc., 200 W. 72d.

$5,000 ABOVE mortgage will buy a 6-story, 14 rooms on a floor; near 96th St., Lexington Av. subway; rent $6,400, price $29,000. Jr. & Fr. Real Estate, 1,364 3d Av.

HAVE a number of clients who are interested in 5-story tenement; financial position below 42d St.; good leases in other localities will be considered. S 585 Times.

BUSINESS property, 3d Av., near 130th St., rent $7,100; price $40,000; immediate possession. Apply Harlem Realty Co., owners, 178 East 119th. Harlem 8900.

DELANCEY ST., near Eldridge, best location, 50x100, two 5-story buildings for sale or will lease for 21 years. Hiram Rinaldo, 230 Grand St. Tel. Canal 8329.

THREE-STORY and basement brick, 25x84; west side below 14th St., $12,500; easy terms. Williams-Dexter Co., 7th Av. corner Perry St. Chelsea 8096.

SUFFOLK ST. near Grand, 40x100, with old buildings; immediate possession; suitable for hall or synagogue. Hiram Rinaldo, 230 Grand St. Tel. Canal 8329.

BARGAIN, West 70th St., three-story, ten-room dwelling; electric lights; $23,500; only $2,500 cash required. M. H. Gaillard & Co., 1,269 Broadway.

NEAR 167th St./Broadway subway station, 2 new private houses, suitable for furnished rooms. Buchmans, 92 La Salle St. Morningside 8156.

PLOT for sale, West 70th St., 80x100; possession 60 days; bargain at $90,000; very easy terms. M. H. Gaillard & Co., 1,269 Broadway.

WE have bargains in colored tenements; can be had at five times rental basis; quick action. Morgan, 2,161 7 Av., phone Morningside 8725.

RENTAL $12,360, price $56,000, cash $15,000; free and clear; 2-year mortgage; 6-story elevator, 36x100. Chas. M. De Rosa, 110 West 24th.

BIG BARGAIN, 50x100, six-story, new-law, east side, rents $9,540, net profit $4,500 yearly; price $51,000; cash $15,000. T. 178 Times.

51ST ST., EAST—3-story American basement, $20,000; steam heat; parquet floors, 3 baths, sunny. Murray Hill 8013.

WASHINGTON Square, section near 5th Av., 25 ft. dwelling; $17,500. Murray Hill 8514.

MURRAY HILL—50-foot dwelling; $55,000; excellent; fine rear. Murray Hill 4650.

50TH, WEST—Fourteen rooms, three baths; $275 month. Elberson, 25 West 42d.

HAVE cash for new-law, walk-ups; send full particulars. W. B., 182 Times.

Bronx—For Sale or To Let.

BEAUTIFUL homes on the prettiest park-way in the city, convenient to the elevated, Jerome subway and N. Y. Central; modern two-family high-class houses for the discriminating person; ready for occupancy Oct. 1; between trees and parks; hardwood floors throughout, tile walls in kitchen and baths, finest plumbing and electric fixtures; garage. Builder on premises, 240-251 Heath-Jackson Park-way North, near Bainbridge Av.

STOREKEEPER'S OPPORTUNITY.

Willis Av. near 145th St., one store not leased, eight apartments, five room and bath, hot water supply only; rental $4,560; price $44,000; cash $9,000. Edward A. Arnold, 64 Wall St.

TAXPAYERS' BARGAIN.

Builder will sell, at cost, well-built, choice location, West Bronx; principals only.

GEORGE V. McNALLY,

643 Madison Av.

OWNER FORCED TO SELL.

Three-story, high stoop, near 72d St. and West End Av.; less than $30,000.

SLAWSON & HOBBS, 162 WEST 72D ST.

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TAXPAYERS' BARGAIN.

Builder will sell, at cost, well-built, choice location, West Bronx; principals only.

GEORGE V. McNALLY,

643 Madison Av.

Murray Hill 8154.

$1,500 DOWN buys 16 rooms, detached two-family house; electric lights, steam heat, tiled baths; possession. Woodlawn Heights; super floor rents for $70. Call afternoon at 1,217 Katonah Av.

RIVERDALE (Tyndall Av., 260th)—Beautiful 7-room tapestry brick house; parquet floors, tiled bath, shower; garage; reasonable. Fairpoint, 25 Broadway. Phone 226M Yonkers.

$9,000 CASH buys 217 Bryant Av., brick, two-family, semi-detached; 15 rooms, electricity; possession. Mallenus, 140 Broadway.

CITY REAL ESTATE.

Manhattan—For Sale or To Let.

ARTISTIC CORNER RESIDENCE FOR SALE OR RENT; HOUSE BUILT OF STEEL AND STONE; 10 ROOMS, LARGE ATTIC; PLOT 100x80x100; 2-CAR GARAGE; ON 1,437 MACOMBS ROAD. TELEPHONE BINGHAM 1064.

Brooklyn—For Sale or To Let.

FLATBUSH—821 E. 23d St., near Av. I; high class two family house, all modern improvements, 8 large, beautiful rooms in each; extra large plot, fine neighborhood; excellent transportation. E. M. Carlson, owner, 847 East 19th St., Brooklyn.

BAY RIDGE—New duplex 2-family house; latest improvements, garages, $15,500; cash $4,500 or suitable mortgage can remain; owner on premises. Bricken 6,226 72d Av., near 69th St., telephone business hours, Sunset 8896.

FOUR-STORY (single brick building, 5,300 square feet on floor, steam heat, passenger and freight elevators; can be used for any business. Hill & Sons, 1,905 to 1,373 Myrtle Av., Brooklyn. Phone Evergreen 8180.

FENIMORE ST.—One-family detached and garage, 10 rooms and bath, hot water heat; plot 50x87; price $11,000; terms arranged. Fleetwood Davenport, Jay and Willoughby Sts. Triangle 4412.

BEDFORD SECTION (Jefferson Av.)—2-family brownstone, 16 rooms, 3 baths, steam, electric parquet; price right. Pierre Fleetwood Davenport, JAY and Willoughby Sts. Triangle 4412.

662 EASTERN PARKWAY.

Beautiful 13-room house; splendid location; near subway; convertible into 2-family; worth $12,000; to close estate, $10,500.

TWO apartments, six rooms each, and store, brick; must sell; no reasonable offer refused. M 14 Times.

Queens—For Sale or To Let.

$10,000

New 8-room and garage, stucco dwelling, lot 60x180, at Douglaston, New York City; 21 minutes to Penn. Station. Plans, photo and terms. John G. Gabler, 402 Hudson St., Spring 6440.

$6,150 buys $7,500 house, large plot, tax exempt, near station, artistic decorations, electricity, driveway, $950 cash, balance $35 monthly. Principal, McKeon, 38 Union Hall St., Jamaica. Phone Jamaica 4245.

KEW GARDENS and Forest Hills, "THE BETTER CLASS HOMES." Colonial Realty Co., Kew Gardens, L. I. Richmond Hill 7067.

SUBURBAN REAL ESTATE.

Westchester—For Sale or To Let.

$5,000 REDUCTION.

Owner now alone will dispose of fine Chester Hill home at this sacrifice if sold by Nov. 1; 11 rooms, 3 baths; fine condition; good lot; garage; station 5 minutes.

$18,000 WILL BUY IT.

COOLEY REALTY CO.,

20 Prospect Av., Mt. Vernon, N. Y.

Phone Hillcrest 3400 and 3401.

2½ STORY Colonial, 9 rooms, 2 baths, 2d story; corner lot; restricted district; ½ mile station; near school, church; large porch, large living room, fireplace, French doors, full set screens, storm sash; beautiful views; 6 tons coal; reduced from $20,000 to $18,500; this is in town at present low price; $15,000. G. Albert Thompson, opposite station, Thone 1661, White Plains, N. Y.

PELHAM MANOR—Owner must sacrifice beautiful new English cottage; entrance hall, living room, colonial nook, dining room with French doors, pantry, kitchen, 3 bedrooms, 2 tiled baths, open attic, hot water heat; plot 50x200; 5 minutes to station; reasonable offer refused. Chauncey B. Griffen, 18 East 41st St. Tel. Murray Hill 8236.

HARMON-ON-HUDSON — Beautiful house, furnished, one hour from Broadway; 100 trains daily; 4 minutes' drive from station; every modern convenience; heating system; seven rooms, sun parlor, &c.; Winter rates, $75 monthly; coal and wood on premises; arrangement yearly if desired. Phone Yonkers Schuyler 0000 or Croton 307 or call at Loab's Lane, Harmon.

NEW ROCHELLE—Sacrifice; owner just moved West offers his home at a great sacrifice, $14,500; 9 rooms, stucco, 2 baths, hardwood floors and trim throughout, hot water heat; garage; fine location North Av. section; about 7 years old. See this today. OGDEN, 261 East 42d St. N. Y. Tel. Murray Hill 2236.

NEW ROCHELLE—This cosy Colonial home, 7 rooms, bath, beautifully laid out on well-shrubbed grounds, private beach, excellent environment, conveniently located to station; schools and shops, for quick sale $17,000; term arranged. Drummond Realty Corp., 228 Huguenot St., New Rochelle. Phone 1243 or Murray Hill 7823.

LARCHMONT—Best bargain in Larchmont; must sell this week; floor arrangement attractive Colonial house, 7 rooms, bath, gas, electricity, hot water heat, enclosed sun parlor; built in garage; alike immediate inspection; price $15,000; don't miss it. Drummond Realty Corp., 17 East 42d St. Tel. Murray Hill 1285.

WHITE PLAINS.

Attractive bungalow; wonderful landscaped plot, 100x150; 5 rooms, 2 baths, sleeping porch, breakfast room, garage, hot water heat with coal in cellar; Hartsdale express; fruit trees; asking $13,000. Phone White Plains 761M, or write 38 Concord Av., White Plains.

DEAR SIR AND MADAM:

Be independent and save money; get your home; $7,500 to $25,000; finest location; drop where in Westchester County. Also homes can be purchased on a rent-payment basis. Yours for a home, W. S. CONSTRUCTION CO., 152 Nassau St., N. Y. Beekman 8100.

SCARSDALE BUNGALOW—4 rooms, tile bath, large spacious attic, steam heat, pebble dashed stucco; plot 75x100; high knoll views; near station; good neighborhood; price $10,000; terms. G. C. Laird, 29 Vanderbilt Av. Room 1710. Telephone Murray Hill 7327.

LIVELY RUNNING BROOK

through this ten-acre property; old farmhouse; magnificent trees and lawns; two long frontages on State road; near golf clubs; $25,000.

BURKE STONE INC.,

41 East 42d St. Vanderbilt 8913.

I WANT A HOME

$750 cash payment, balance monthly like rent will buy 4, 5, 6 room house on easy terms on our property; also choice improved building lots in fine location for easy terms. W. S. Construction Co., 152 Nassau St., New York City.

NEW ROCHELLE.

Three beautiful new homes on high ground; all conveniences and appointments.

$30,000—$32,000—$46,000.

CREST HILL REALTY CO., Builders.

Webster and Lockwood Avs., New Rochelle.

Owner must sacrifice; will accept $4,500 cash for 2½ story Colonial, 9 rooms, 2 baths, oak floors, open fireplace, tile bath, Roman floor tub, glass-enclosed sun room; fire-proof heated garage; built by owner, who lives in next house.

361 South 7th St., Mount Vernon, N. Y.

Phone Hillcrest 6397.

Three blocks north Dyre Av. Station, N. Y., Westchester Central Railroad. 5 min. five blocks north of Boston Post Road at Dyre Av.

MUST SELL.

By Westchester (Orchard) Co., built to order 2 years ago; 20 miles from Grand Central; 2 acres of land, high ground, beautiful views; 200 large shade trees, over an acre of vegetable garden; 9 rooms, stucco, 2 baths, hardwood floors and trim throughout, hot water heat; garage; fine location North Av. section; about 7 years old. See this today. OGDEN, 261 East 42d St. N. Y. Tel. Murray Hill 2236.

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SCARSDALE BUNGALOW—4 rooms, tile bath, large spacious attic, steam heat, pebble dashed stucco; plot 75x100; high knoll views; near station; good neighborhood; price $10,000; terms. G. C. Laird, 29 Vanderbilt Av. Room 1710. Telephone Murray Hill 7327.

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SUBURBAN REAL ESTATE.

Westchester—For Sale or To Let.

A REAL SACRIFICE

To obtain a quick sale Colonial built to sell for $24,000.

$12,950, MORTGAGE TO SUIT YOU.

Reduced new semi-detached, 7 rooms, bath, electricity, gas, hot water heat; plot 50x150; special, $9,700.

Many choice offerings are listed now at FALL PRICES which will increase in the SPRING; we have what you want at suitable prices and terms; come out and look them over without obligation; furnished and unfurnished houses to let.

JOHN A. POWER, INC.,

65 Front St., Rockville Centre, Phone 1788. 220 West 42d St. Bryant 5970.

HESSELS OFFERS BEST HOUSES; BAY-SIDE AND BROADWAY, FLUSHING; BEST RESTRICTED SECTION; BEST CONSTRUCTION; TREE FINISH; BEST VALUE FOR THE MONEY; BEST TERMS OFFERED TO BUYERS; CALL, WRITE, PHONE.

HESSELS,

City phone, 2370 Fitzroy, Bayside phone, 1055 Bayside.

READY FOR OCCUPANCY, living room, kitchen, dining alcove, 2 bedrooms, closets, bath; full cellar; 2 blocks to station; improvements; 100 ft. deep; small first payment; $36.50 monthly payment. We place mortgage for you.

LENOX LAND & IMPROVEMENT CO.,

110 West 34th St. Fitzroy 2250.

DELIGHTFUL new Dutch Colonial house for sale; 3 minutes' walk from station, in restricted community; 41 minutes from Penn. Station; 6 large rooms, bath, every improvement; tile glass inclosed porch; plot graded and planted with beautiful evergreens, will take as low as $1,000 cash; balance monthly payments. S 573 Times.

LONG ISLAND FARMS.

one acre each, $100 cash; adjoining land being improved by the Radio Corporation of America at Rocky Point, near Port Jefferson; 100 farms in all. Phone Saturday 9 to 1 the Martin Company, 4065 Longacre.

FREEPORT, L. I.—New house, 6 rooms, bath and every improvement, near station, $9,000, cash $500, balance monthly payments; new 7-room bungalow same improvements, $8,500, cash $500. Owner, 2 E. H. Courtenay, Hempstead, N. Y. Telephone Hempstead 844.

OWNER forced to sell beautiful California bungalow, built for his own occupancy; 8 large rooms, bath, improvements; large front porch, open fireplace; plot 80x100; garage; located delightful residential community, 41 minutes out; price $5,750; $1,000 cash. S 575 Times.

FOREST HILLS GARDENS.

For rent, new brick house, corner; just finished; 7 rooms, 4 baths; sun parlor, garage; only few blocks from station. Phone owner, 6489 Boulevard, or call 55 Ebw St.

FOR SALE—Belle Harbor, 11 room house, 2 baths, garage, plot 66x100; ocean property; most desirable street; wonderful outlook. McNally, 141 Beach 126th St., Bell Harbor, L. I.

ELMHURST—Wonderful buy; attractive home, well built, all improvements, 50x100; best residential section; convenient all transit lines; $21,000. Harriett Saltzman, 181 Dongan Hills.

FOREST HILLS—Sacrifice new house, never occupied; plot 50x100; solid concrete, fireproof; 5 rooms, steam heat, 2 tile baths, garage; up to date in every way. $50 cash, $50 monthly.

HEMPSTEAD—Six-room house, all modern improvements; large barn, garage; near high school, stores, station; bargain, $8,500; terms. Wetsel, 25 West 42d. Longacre 9710.

FOR SALE OR RENT—New 7-room house, all improvements, decorated; 30 minutes New York; small payment down; easy terms; rent $100. Havemeyer 1810W.

BAYSIDE AND VICINITY.

Houses, Lots, Acres.

1922 Bayside Directory Free. Fits Roy.

PORT WASHINGTON—6 rooms, bath, village water, all improvements; lot 50x100; $11,000. Monfort & Hagaman, Tel. 172.

LAWRENCE—For sale, residence and garage with 10 rooms, 2 baths, modern. John F. Scott, 888 5th Av., N. Y.

RENT 8 months, 6-room house, nicely furnished, at Mineola, $85 month. Wetsel, 25 West 42d. Longacre 9710.

FOREST HILLS—November 1, unfurnished 7-room house; $125. O. G. Nichols, 31 De Koven St.

$18,500—Best Suburban Garden City, near station and club. Murray Hill 4080.

New Jersey—For Sale or To Let.

CHOICE INDUSTRIAL SITES

In units of five to fifty acres, on deep water, within eight miles of Manhattan. Served by seven trunk line railroads. Storage facilities unrivaled. Railroad sidings easily obtainable. Directly connected with main highways to New York. An opportunity of unusual interest to those who are seeking industrial sites well located, with the most favorable transit facilities. Will sell or lease on long terms at very attractive figures. Address—Department of Public Improvements, City of Newark, N. J.

$11,000, WITH $2,000 CASH,

secures a substantial home of 6 large rooms, all modern improvements, in growing suburb, 20 minutes out; plot 100x150; fruit and shade trees and garage. Detailed information, inquire of owner, 4 Sterling Pl., Bronxville, N. Y. Tel. Vanderbilt 1411.

GRANTWOOD, opposite 1234 St.; foreclosure sale will save purchaser $3,000; 7 rooms, with all-tiled bath, built-in tub, breakfast porch, sun parlor, garage; view of river and city; rooms exceptionally large and cheerful; every improvement; best restricted section of town; terms. Joyce, 258 Columbia Av. Phone Cliffside 498.

OWNER, going South, must sacrifice well-built 8-room house, 2 baths, oak floors, electricity, steam heat; large plot; all assessments paid; $6,500; cash $1,000, balance like rent. Call today or send for photo. Mallory & Lacefield, Inc., Ridgefield Park and Regnis, opposite stations.

WESTFIELD—New house, plot 80x190, 6 rooms, breakfast den, sun parlor, tile bathroom, built-in cut with shower, open patio, wash trays, many other modern features; for quick sale $8,750; easy terms. Shaheen, 264 Lincoln Av., Cranford, N. J.

SUMMER—Rent or sale, beautiful 7-room house, including sun porch, baths, steam heat, gas and electricity; 2 acres; 50 miles from N. Y.; 100; house 12 months old; will sell on terms if desired; located north side of city. Address Box 268 Summit, N. J.

ENGLEWOOD, N. J.—Beautiful 6& 16-room home on Grandy Road; plot 240x247; fine trees and shrubbery, 2 car house; sacrifice at $25,000; make an offer. Mr. Malmo, care Jos. F. Day, Inc., 67 Liberty St.

5% private owner, modern 9 room house with all improvements; in exclusive section of Ridgefield, N. J., 30 minutes from New York by steam railroad or electric. Inquire P. O. Box 87, Ridgefield, N. J.

NUTLEY, N. J.—Modern 7-room house for sale; 41 minutes' ride in private parlor car from New York. Reasonable terms to suit purchaser. Phone Nutley 1250 or Nutley 1242.

SUBURBAN REAL ESTATE.

New Jersey—For Sale or To Let.

A SMALL FAMILY of refinement and education can secure title to and occupancy at once this beautiful Colonial home, situated on one of the best streets of a celebrated suburban residential section near New York City, where the desire of the neighboring families as to the personality of the buyer must and will receive first consideration on all payments; 9 rooms, 3 baths and lavatories, set on 10,000 square feet of lawn, shrubbery and flowers; first and second floors of concrete construction; the plot fronts 100 feet on the street and extends 100 feet in depth; contains rooms and bath and wide verandas; the elevation is over 300 feet; it is only a few minutes' walk to trolley station and conveniences of railway express station, on the best commuting road out of New York City, and is offered complete with no extras, including shades, screens and beautifully landscaped grounds; there are over 200 commuters from this section now; building, heating, plumbing, electric and sewer systems of the very

Apartment visitors, on a rush, often avail-able to advertisements stating number.

FURNISHED APARTMENTS

The largest group of discriminating and responsible persons read The Times.

West Side.

WEST 87TH ST.—Corner, eight rooms, two baths; drawing, Park section; eight; unfurnished; immediate possession. Apply Janitor, Irving Place and West 19th St.; three floors, commanding 127 ft. to lease, $275 month; handy moving from city hotel; phone 3584-L Riverside.

WEST 146 EAST—Five-room, well furnished apartment; newly remodeling, elevator; steam heat; all improvements. Apply Janitor, Lenox Apartments.

Elm (Lexington Ave.)—Attractive studio apartment (very large), kitchenette, bath; 9th floor; elevator; $75 month. Phone Plaza 8700.

WEST 54 EAST (Hotel Bingen)—Attractive, newly decorated front suite, 2 rooms, bath, $60; 3 rooms, $80; 4 rooms, $100 weekly; rear $25 less; convenient downtown Manhattan location. Phone 1250.

WEST 74TH—3 ROOMS, BATH AND KITCHENETTE TO LEASE, FURNISHED; ELEVATOR. VANDERBILT 9000.

WEST 57TH ST. EAST—Bachelor apartment, two rooms, bath. Fuller. Use superintendent's telephone.

WEST (Near 8th Av.)—In unusually and attractive two-room apartment; sacrifice. For appointment call Vanderbilt 0874.

WEST 8 EAST—Unusually suitable for music; two spacious rooms, bath, kitchenette; 20-foot ceilings, handsome furnishings. $100.

WEST 9 EAST—Two very large rooms, bath, furnished in Sheraton and antiques; really handsome; service, catering optional.

WEST 18 EAST—Single, double, two rooms, bath; day, week, month, year, special rates; Jacinto Hotel; also suites three large, corner rooms; piano; completely, handsomely furnished. Ceilich apartment.

WEST—Handsomely furnished apartment, parlor floor; very exclusive; three large rooms, bath, kitchenette, private telephone; $200 month; for 11 months. Th. DeFriest, 402 Madison Av. Vanderbilt 9048.

WEST 45 EAST—Large, light, beautifully furnished apartment in exclusive neighborhood; living room, two bedrooms, kitchen, bath; $75-80. 9822.

WEST 34th EAST—Artistically furnished two rooms, bath, $75; 3 rooms, bath, $125 monthly; improvements; renovated house. Van Reeth.

WEST 57 EAST—Beautifully furnished or unfurnished apartments; possession at once.

60TH, 20 EAST—Attractive, sunny two rooms, bath; $110. Superintendent.

E EAST 61ST ST.—As good as the best hotel in cuisine service and furnishings. With the privacy of a fifth Ave. house; suite and room. Rhinelander 4657.

WEST 57TH, MADISON AV. (Hotel Ashton)—Newly decorated, furnished; 1, 2 outside rooms, private bath; buses, surface cars, subways; from $17.50-$25 weekly; hotel service, restaurant.

SHERMAN PLACE, 12 (50th-East River)—Sunny duplex apartment, 3 outside rooms; roof garden; completely, beautifully furnished; fireplaces, steam heat; exclusive; phone Plaza 9650.

MADISON AV., 662—Unusually artistic large living room with fireplace, bedroom, kitchenette and bath. Inquire Hawkinson St. housekeeper.

PARK AV., 440 (56TH ST.)

Exquisite 5-room, corner apartment; top floor; spacious, sunny; real kitchen, balcony complete; exclusive appointments. Plaza 7052. Seen day and evening; going abroad.

PARK AV.—Seven rooms, 3 baths; beautifully furnished; large living room; wood fire; modern; fine exquisite 5-room apartment; appointment. Van Vleck, 3887 Vanderbilt (mornings).

PARK AV. 840 (corner 61st)—Seven sunny rooms, beautifully furnished, parlor 15x20; 3 baths, 4 rooms 1 bath.

WYOMING—10 rooms, 4 baths; beautiful sunny corner apartment. Murray Hill 4630.

A FEW choice apartments for rent; Amertorp plans; beautiful private park and neighborhood. Hotel Irving, 23 Gramercy Park. Telephone Gramercy 8264.

West Side.

WEST 79—Large furnished studio, 4th, and two-room furnished apartment with private bath and open fireplace, $90. See Keimer.

WEST 25th, 25—2, 3, 4 large rooms, kitchen and bath; very well furnished; best proposition downtown.

WEST 57 AND BROADWAY—SEVERAL ATTRACTIVE OUTSIDE SUITES OF PARLOR, BEDROOM AND BATH TO RENT; $120 PER MONTH. GRAND HOTEL.

WEST 78, 36—Two large rooms, bath, kitchenette; call afternoons; lease.

WEST 57TH (AT 7TH AV. SQUARE)—HOTEL SCARBORO; VERY DESIRABLE 3 ROOM SUITES, NICELY FURNISHED; FULL HOTEL SERVICE; $20 PER WEEK.

WEST—Six-room duplex, complete for housekeeping, handsomely furnished. Vanderbilt 2324.

WEST 85TH, 341—New elevator apartments; cleanliness unequaled; 1-2-3 rooms, bath, kitchenettes; tiled kitchen; shower; telephone; unquestionable references; $65-$120 monthly. Longacre 2300.

WEST 119 (Rialto Apts.)—High-class apartment, 2 rooms, bath, $100 monthly up; bachelor acceptable; required.

WEST—Beautiful two-room apartment, bath and service closet; every modern convenience; very select house; lease. Premises or JOHN A. SCHOEN, 115 Bible House. Stuyvesant 1606.

WEST, 382—Two-room, bath and service closet; lease; $100.

47TH, 15 WEST.

Two charming sunny rooms, fireplace, six months' lease; $175. Circle 9130.

WEST—Near 5th Av.—2 rooms, bath and kitchenette; newly refinished, absolutely clean, to refined people. Phone Plaza 0645 or 2276.

WEST, 47—Two rooms, bath, kitchenette, elevator; newly renovated and furnished; $175.

WEST 57, 35—Well furnished apartment, 2 rooms, kitchenette. Lincoln.

WEST—Apartment, two rooms, kitchenette, bath; piano; $128. Elberson, 25 West 42d.

51ST ST., Near 5th Av.—One or two gentlemen can have two connecting rooms, shower, bath; private home. Circle 0239.

51ST, 54—Sunny (one flight, front)—Two rooms, kitchenette, bath; real home; seen all day Sunday. Lewis.

52D, 20 WEST—Newly decorated, small apartment; maid service; breakfast if desired.

52D AND BROADWAY—SEVERAL UNUSUALLY ATTRACTIVE OUTSIDE SUITES OF PARLOR, BEDROOM AND BATH; $35 TO $50 PER WEEK; BEST VALUE IN CITY. HOTEL CUMBERLAND.

54TH ST., 40 WEST.

FEW EXCLUSIVE SUITES, $2,400-$4,500. Apply premises or your own broker.

55TH ST (CORNER 7TH AV.)

THE REGAL, MODERN ELEVATOR APARTMENT HOUSE, NEWLY FURNISHED; MAID, VALET SERVICES; TWO ROOMS, BATH, $1750 UP; REFERENCES.

55TH, WEST—Unusual four room, with kitchen, ground floor; private entrance; reasonable. Bryant 3662.

WEST 106 WEST (Apt. 5B)—Living room, bedroom, bath, kitchenette. Circle 2828.

56TH, 106 WEST—Large, sunny living room, bedroom, kitchenette, bath; elevator. 72.

56TH ST., 328 WEST. HOTEL THORNDYKE. VERY ATTRACTIVE TWO-ROOM SUITES WITH PRIVATE BATH; SPECIAL WEEKLY RATES; FULL HOTEL SERVICE.

57TH ST., 160 WEST.

Two front rooms and bath, $200. Newly and handsomely furnished; modern elevator corner building.

Rent on premises, or telephone Circle 8574.

57TH, 540 WEST.

MODERN ELEVATOR APARTMENT HOUSE, NEWLY FURNISHED; MAID, VALET SERVICES; 1, 2, 3 ROOMS, BATH, $60 UP; REFERENCES REQUIRED.

57TH, 130 WEST—Three rooms, bath, kitchenette, eighth floor, sunny, handsome; $125. Yearly lease only. Circle 6060.

57TH, 351 WEST—Beautifully furnished 3 rooms, bath and kitchenette; refrigerator and gas range; elevator building; $100.

57TH, 113 WEST—Beautiful studio; very large rooms; to rent during day to professional person or artist. Circle 7409, ext. 2.

57TH, 320 WEST—Two rooms, bath, kitchen, $80. Superintendent, 320 West 58th.

57TH, 104 WEST—Sunny, attractive 2-room housekeeping apartment; seen 2-6.

57TH ST. (overlooking Park)—Right-room apartment, charming, old fashioned Colonial furniture; new beds; 3 baths; sunny front and rear; open fireplaces, real kitchen; well kept house; $325 monthly to October; references. Circle 5127.

58TH ST.—Facing Central Park, four master bedrooms, luxuriously furnished, high-class; private terrace; spacious reception hall; kitchen, maids' rooms; season or year. Plaza Circle 6064. Immediate possession.

58TH, 39 WEST (Overlooking Park)—Two, three rooms, bath, kitchenette; also sublet.

58TH, 55 WEST—Sublet four months, $350 month; 3 rooms, kitchenette. Donovan.

59TH (facing Park)—6 rooms, elevator, piano, magnificently furnished, $500. Colambus 1272.

59TH ST., 346 WEST (THE NEW WEST END)—TWO AND THREE ROOM APARTMENTS, BATH, KITCHENETTE; $50 UP; REFERENCES REQUIRED.

59TH, 8 WEST—Elegantly furnished 2 and 3 room studio apartments; kitchenette; open fireplace; maid service; electricity; linen included.

59TH, 19 WEST—Bachelor apartments, one and three rooms; furnished-unfurnished.

59TH, 10 WEST—1-2 rooms, bath; beautiful; new treated bullets.

West Side.

59TH, 326 WEST. MOST DESIRABLE LOCATION.

Near Riverside Drive; attractive, modern, light and spacious two and three rooms, with kitchen and bath.

59TH, 312 WEST, Marion Apartment—Two rooms, bath, furnished in Sheraton; modern conveniences; references required; hotel service, restaurant.

59TH, 30 WEST—TWO ROOMS, FURNISHED, KITCHENETTE, PRIVATE BATH; COMPLETE $20 WEEKLY.

59TH—IF YOU WANT A FURNISHED APARTMENT WE HAVE THEM FROM 4 TO 10 ROOMS. COLUMBUS 2115.

59TH, 344 WEST—Five rooms, two baths; twin beds; Columbus 8183.

59TH ST., 126 WEST (Hotel Nobleton)—Newly decorated, luxuriously furnished 1-2-3 outside rooms; private bath; cleaned; surface cars, subway; $21-$30-$40 weekly; complete service; restaurant.

59TH ST., 304 WEST—Exquisitely furnished three rooms, kitchen, 5th floor, elevator. Kent.

59TH, 12 WEST—Exclusive three room, kitchenette; doctor, bachelors; newly decorated. Owner.

59TH, 66 WEST—One or two-room furnished apartment, kitchenette, bath; lease.

59TH, 155 WEST—Nicely furnished three-room housekeeping apartment, private bath, telephone, electricity, steam, hot water; $45 monthly.

59TH, 209 WEST—Warm, comfortable home, sitting room, dining room, bedroom, complete kitchen, electricity, telephone, modern walk-up; $100. Hopkins.

59TH ST., 309 WEST—Two rooms and bath; beautifully furnished; maid service; $120.

59TH, 110 WEST—Attractive parlor floor, bath, kitchenette, parquet floor, electricity, suitable for physician or living apartments; high class private house; reasonable.

59TH, 148 WEST—Remodeled, entire floor (kitchenette), twin beds, piano, steam, $150.

59TH ST., 9 rooms, bath, new building, magnificently furnished, $220. Columbus 1272.

59TH, 318 WEST—Beautifully furnished apartment to Oct. 1; four rooms; extra maid's room. Apt. 2B.

59TH, 314 WEST (Riverside)—Attractive front basement; bath, kitchenette; $65; week-to-week.

59'8 (facing Riverside)—2 rooms, 3 baths, outside, modern building, magnificently furnished, $200; or unfurnished $208. Columbus 1272.

61ST ST. (at 402 Broadway)—Two large front rooms, kitchenette; tiled kitchen; modern elevator apartment; seventh south; $135 monthly. Apt. 43.

61ST, 20 WEST—Lovely, convenient, small apartment, kitchenette, bath, telephone; $100. Simmons.

61ST ST. (Broadway)—Three and six rooms, well furnished, elevator. 402 Broadway.

62D, 202 WEST, Apt. 2—Beautiful furnished, suitable for two men; kitchen.

63D, 2,491 B'WAY—Completely furnished, 3 room apartment for sale, 3 rooms independent; rest can be rented; income rent $1,200; after 12, Park.

63D ST.—Two joining apartments for sale, wonderful income. Tel. Riverside 2870.

63D, 138 WEST—Light, attractive comfortably furnished, newly decorated, six rooms, two baths. Apt. 8A.

64TH (2,534 BROADWAY), "ORDWAY."

One and two rooms, bath; service. Riverside 4788.

64TH—Apartment, five rooms, bath, piano; $150; bargain. Elberson, 25 West 42d.

64TH, 30 WEST—1st floor parlor suite, suitable doctor; $90. Riverside 7787.

67TH (Broadway)—3-room apartment, elevator, piano, magnificently furnished, $175. Columbus 1272.

67TH, 315 WEST—Seven rooms, immediate; Riverside; Steinway piano; sunshine. Apt. 7C.

67TH, 303 WEST—3 light, spacious rooms, elevator; excellent transit facilities; $105.

67TH ST.—Beautiful five-room apartment; seventh floor; wonderful river view. Bryant 7466.

68TH, 305 WEST—Exclusive elevator apartment; six light clean rooms, unusually attractively furnished; $175; year's lease; references. Superintendent.

69TH, 112 WEST—Two rooms, completely furnished, use kitchen, $80. Inquire Janitor.

70TH, 226 WEST—Beautiful four room housekeeping apartment; Hudson view, 9 west.

71ST ST. AND COLUMBUS AV.—HOTEL ENDICOTT; SIX NEWLY FURNISHED, OUTSIDE SUITES OF PARLOR, BEDROOM AND BATH; $40 TO $45 PER WEEK. HOTEL ENDICOTT.

71ST (Columbus Av., Hotel Colonial)—Newly decorated, furnished, 1-2-3 outside rooms; private bath; elevated, surface cars, subway; $21-$30-$40 weekly; complete service; restaurant.

71ST, 304 WEST—Exquisitely furnished three rooms, kitchen, 5th floor, elevator. Kent.

72D, 12 WEST—Exclusive three room, kitchenette; doctor, bachelors; newly decorated. Owner.

72D, 66 WEST—One or two-room furnished apartment, kitchenette, bath; lease.

74TH, 155 WEST—Nicely furnished three-room housekeeping apartment, private bath, telephone, electricity, steam, hot water; $45 monthly.

74TH, 110 WEST—Attractive parlor floor, bath, kitchenette, parquet floor, electricity, suitable for physician or living apartments; high class private house; reasonable.

74TH, 148 WEST—Remodeled, entire floor (kitchenette), twin beds, piano, steam, $150.

74TH ST., 9 rooms, bath, new building, magnificently furnished, $220. Columbus 1272.

74TH, 318 WEST—Beautifully furnished apartment to Oct. 1; four rooms; extra maid's room. Apt. 2B.

75TH, 314 WEST (Riverside)—Attractive front basement; bath, kitchenette; $65; week-to-week.

75'8 (facing Riverside)—2 rooms, 3 baths, outside, modern building, magnificently furnished, $200; or unfurnished $208. Columbus 1272.

75TH, 134 WEST—Two large rooms, bath, kitchenette; suitable studio or residence.

76TH—Seven rooms, 2 baths, $300; piano. Elberson, 25 West 42d St.

79TH, 121 WEST.

672 WEST END AV.

Two rooms, bath, kitchenette, every improvement; new furniture; great reductions; $100-$150.

80TH, 102 WEST (HOTEL ANDERSON)—SPACIOUS 2-ROOM SUITES, ALL OUTSIDE; MODERATE RATES; REFINED ATMOSPHERE.

80TH, 230 WEST (Broadway)—Artistic corner apartment, six sunny rooms, two baths, overlooking Hudson; newly decorated. 9 floor.

80TH, 319 WEST—Attractive, well furnished, small two-room kitchenette apartment; rear Drive; short or long lease. White.

80TH—Eight rooms, 3 baths, elegantly furnished, $400 month. Elberson, 25 West 42d.

80TH, 225 WEST—Beautiful four room housekeeping apartment; Hudson view, 9 west.

81ST ST. AND COLUMBUS AV.—HOTEL ENDICOTT; SIX NEWLY FURNISHED, OUTSIDE SUITES OF PARLOR, BEDROOM AND BATH; $40 TO $45 PER WEEK. HOTEL ENDICOTT.

81ST (Columbus Av., Hotel Colonial)—Newly decorated, furnished, 1-2-3 outside rooms; private bath; elevated, surface cars, subway; $21-$30-$40 weekly; complete service; restaurant.

81ST, 304 WEST—Exquisitely furnished three rooms, kitchen, 5th floor, elevator. Kent.

82D, 12 WEST—Exclusive three room, kitchenette; doctor, bachelors; newly decorated. Owner.

82D, 66 WEST—One or two-room furnished apartment, kitchenette, bath; lease.

84TH, 155 WEST—Nicely furnished three-room housekeeping apartment, private bath, telephone, electricity, steam, hot water; $45 monthly.

84TH, 110 WEST—Attractive parlor floor, bath, kitchenette, parquet floor, electricity, suitable for physician or living apartments; high class private house; reasonable.

84TH, 148 WEST—Remodeled, entire floor (kitchenette), twin beds, piano, steam, $150.

84TH, 30 WEST—Two large rooms, bath, kitchenette; call afternoons; lease.

84TH, 209 WEST—Warm, comfortable home, sitting room, dining room, bedroom, complete kitchen, electricity, telephone, modern walk-up; $100. Hopkins.

84TH ST., 309 WEST—Two rooms and bath; beautifully furnished; maid service; $120.

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84TH, 148 WEST—Remodeled, entire floor (kitchenette), twin beds, piano, steam, $150.

84TH ST., 9 rooms, bath, new building, magnificently furnished, $220. Columbus 1272.

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85TH, 314 WEST (Riverside)—Attractive front basement; bath, kitchenette; $65; week-to-week.

85'8 (facing Riverside)—2 rooms, 3 baths, outside, modern building, magnificently furnished, $200; or unfurnished $208. Columbus 1272.

85TH, 341 WEST—New elevator apartments; cleanliness unequaled; 1-2-3 rooms, bath, kitchenettes; tiled kitchen; shower; telephone; unquestionable references; $65-$120 monthly. Longacre 2300.

85TH, 119 WEST (Rialto Apts.)—High-class apartment, 2 rooms, bath, $100 monthly up; bachelor acceptable; required.

86TH ST., 332 WEST—Beautiful two-room apartment, bath and service closet; every modern convenience; very select house; lease. Premises or JOHN A. SCHOEN, 115 Bible House. Stuyvesant 1606.

86TH ST., 382 WEST—Two-room, bath and service closet; lease; $100.

87TH, 15 WEST.

Two charming sunny rooms, fireplace, six months' lease; $175. Circle 9130.

87TH, Near 5th Av.—2 rooms, bath and kitchenette; newly refinished, absolutely clean, to refined people. Phone Plaza 0645 or 2276.

87TH, 47—Two rooms, bath, kitchenette, elevator; newly renovated and furnished; $175.

87TH ST., 57 WEST—Well furnished apartment, 2 rooms, kitchenette. Lincoln.

87TH—Apartment, two rooms, kitchenette, bath; piano; $128. Elberson, 25 West 42d.

87TH ST., Near 5th Av.—One or two gentlemen can have two connecting rooms, shower, bath; private home. Circle 0239.

87TH, 54—Sunny (one flight, front)—Two rooms, kitchenette, bath; real home; seen all day Sunday. Lewis.

87TH, 20 WEST—Newly decorated, small apartment; maid service; breakfast if desired.

87TH AND BROADWAY—SEVERAL UNUSUALLY ATTRACTIVE OUTSIDE SUITES OF PARLOR, BEDROOM AND BATH; $35 TO $50 PER WEEK; BEST VALUE IN CITY. HOTEL CUMBERLAND.

87TH ST., 40 WEST.

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88TH ST (CORNER 7TH AV.)

THE REGAL, MODERN ELEVATOR APARTMENT HOUSE, NEWLY FURNISHED; MAID, VALET SERVICES; TWO ROOMS, BATH, $1750 UP; REFERENCES.

88TH, WEST—Unusual four room, with kitchen, ground floor; private entrance; reasonable. Bryant 3662.

88TH, 106 WEST—Large, sunny living room, bedroom, bath, kitchenette. Circle 2828.

88TH, 106 WEST—Large, sunny living room, bedroom, bath, kitchenette; elevator. 72.

88TH ST., 328 WEST. HOTEL THORNDYKE. VERY ATTRACTIVE TWO-ROOM SUITES WITH PRIVATE BATH; SPECIAL WEEKLY RATES; FULL HOTEL SERVICE.

88TH ST., 160 WEST.

Two front rooms and bath, $200. Newly and handsomely furnished; modern elevator corner building.

Rent on premises, or telephone Circle 8574.

88TH, 540 WEST.

MODERN ELEVATOR APARTMENT HOUSE, NEWLY FURNISHED; MAID, VALET SERVICES; 1, 2, 3 ROOMS, BATH, $60 UP; REFERENCES REQUIRED.

88TH, 130 WEST—Three rooms, bath, kitchenette, eighth floor, sunny, handsome; $125. Yearly lease only. Circle 6060.

88TH, 351 WEST—Beautifully furnished 3 rooms, bath and kitchenette; refrigerator and gas range; elevator building; $100.

88TH, 113 WEST—Beautiful studio; very large rooms; to rent during day to professional person or artist. Circle 7409, ext. 2.

88TH, 320 WEST—Two rooms, bath, kitchen, $80. Superintendent, 320 West 58th.

88TH, 104 WEST—Sunny, attractive 2-room housekeeping apartment; seen 2-6.

88TH ST. (overlooking Park)—Right-room apartment, charming, old fashioned Colonial furniture; new beds; 3 baths; sunny front and rear; open fireplaces, real kitchen; well kept house; $325 monthly to October; references. Circle 5127.

89TH ST.—Facing Central Park, four master bedrooms, luxuriously furnished, high-class; private terrace; spacious reception hall; kitchen, maids' rooms; season or year. Plaza Circle 6064. Immediate possession.

89TH, 39 WEST (Overlooking Park)—Two, three rooms, bath, kitchenette; also sublet.

89TH, 55 WEST—Sublet four months, $350 month; 3 rooms, kitchenette. Donovan.

89TH (facing Park)—6 rooms, elevator, piano, magnificently furnished, $500. Columbus 1272.

89TH ST., 346 WEST (THE NEW WEST END)—TWO AND THREE ROOM APARTMENTS, BATH, KITCHENETTE; $50 UP; REFERENCES REQUIRED.

89TH, 8 WEST—Elegantly furnished 2 and 3 room studio apartments; kitchenette; open fireplace; maid service; electricity; linen included.

89TH, 19 WEST—Bachelor apartments, one and three rooms; furnished-unfurnished.

89TH, 10 WEST—1-2 rooms, bath; beautiful; new treated bullets.

West Side.

90TH, 326 WEST—High class, modern, four room apartment; newly furnished; reasonable. Janitor.

90TH ST., 43 WEST—3 rooms, bath and kitchenette; newly furnished; reference; $80 month.

90TH, 12 WEST—Furnished 3 rooms, bath; elevator; $100 month. Janitor on premises.

90TH, 225 WEST—Beautiful four room housekeeping apartment; Hudson view, 9 west.

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92D, 12 WEST—Exclusive three room, kitchenette; doctor, bachelors; newly decorated. Owner.

92D, 66 WEST—One or two-room furnished apartment, kitchenette, bath; lease.

94TH, 155 WEST—Nicely furnished three-room housekeeping apartment, private bath, telephone, electricity, steam, hot water; $45 monthly.

94TH, 110 WEST—Attractive parlor floor, bath, kitchenette, parquet floor, electricity, suitable for physician or living apartments; high class private house; reasonable.

94TH, 148 WEST—Remodeled, entire floor (kitchenette), twin beds, piano, steam, $150.

94TH ST., 9 rooms, bath, new building, magnificently furnished, $220. Columbus 1272.

94TH, 318 WEST—Beautifully furnished apartment to Oct. 1; four rooms; extra maid's room. Apt. 2B.

95TH, 314 WEST (Riverside)—Attractive front basement; bath, kitchenette; $65; week-to-week.

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99TH, 10 WEST—1-2 rooms, bath; beautiful; new treated bullets.

APARTMENTS TO LET.

Unfurnished—East Side.

36TH, 127-141 EAST—Five rooms, bath; hot water; all improvements.

37TH, 39 EAST—Two, three room kitchenette, elevator apartments; front; rent reasonable. Superintendent.

39TH ST., 51 EAST—2 rooms and bath. Apply supt. or Room 406, 384 5th Av.

40TH ST., 130 EAST.

Central location, Murray Hill; fireproof elevator apartment, 2 rooms and bath, $2,500 to $3,000; immediate possession.

54TH, 117 EAST—3 rooms, kitchenette and bath; perfect condition; rent reasonable. Folsom Bros., Inc., 127 East 34th.

58TH ST., 33 EAST—2 rooms and bath, high class, elevator, $1,500; ground floor, suitable physician, Caretaker, or

M. MORGENTHAU JR. CO.,
EVERETT M. BEIKAS CO.,
Consolidated.
Bryant 6468. 130 West 42d St.

47TH ST., 31 EAST—Attractive two-room non-housekeeping apartments, with bath; open fireplace in each room; steam heat; OGDEN & CLARKSON CORPORATION, 21 East 47th St. Vanderbilt 1275.

47TH ST., 17 WEST—Two rooms and private bath; $70; 2d floor. Miss Lewis, on premises.

48TH, 221 EAST (Turtle Bay Section)—New two-room apartments, foyer, bath, shower, steam heat, parquet flooring, electricity; $75-$90; lease; references. Superintendent Lyons.

49TH ST., between 5th and 6th Avs.—Entire third floor, sunny, bright; $2,000. Miss Lewis, 17 West 47th St.

49TH ST., between 5th and 6th Avs.—Five rooms and bath; $125. Miss Lewis, 17 West 47th St.

50TH, 411 EAST—In renovated private house, 3 sunny rooms, bath and kitchenette per floor; quiet and refined street; reference and year's lease required; $80 to $90.

54TH ST., 150—Open fires, all improvements, $100. Apply Janitor, Plaza, 2991.

56TH ST., 1 EAST—Desirable 5th Av. corner suite; immediate possession; also two rooms and bath; hotel and Restaurant Elysee service; inspection invited.

57TH ST., 104 EAST—Two rooms, bath and dressing room.

62D ST., 220 EAST—Apartments, 2-3 rooms, bath; remodeled private dwelling.

72D, 152 WEST—1, 2 and 3 rooms and bath. California In-A-Door beds; $75-$132. E. K. Van Winkle, 152 West 72d St. Col. 1077.

81ST, 114 EAST—Rooms, 2 baths, new building; greatly reduced.

83D, 117 EAST—2-4 rooms, bath, kitchenettes; doctor's suite; big reductions.

86TH St., 24-28 EAST—7 rooms and bath, $1,000 to $2,000. Fayson McL. Merrill Co., Inc., 9 East 44th St. Murray Hill 8900.

86TH, 120 EAST (near Park Av.)—New house, 6 rooms and bath; steam heat, hot water, electric light; immediate possession; rent $100 per month. Inquire Superintendent.

124TH, 25 EAST (corner Madison Av., opposite Mount Morris Park)—Top floor apartment, elevator; large, light, extra lavatory; reasonable rent. Supt. on premises.

LEXINGTON AV., 846—Attractive house, 1, 2, 3 rooms; reasonable. Superintendent, or M. MORGENTHAU JR. CO.,
EVERETT M. BEIKAS CO.,
Consolidated.
Bryant 6468. 130 West 42d St.

LEXINGTON AV., 740—Studio apartment, 2 rooms, bath, all improvements; outside light; rent $70. Herman Weiss, Bloomingdale's, 59th and Lexington Av. Plaza 8000.

LEXINGTON AV., 816—6 beautiful rooms, bath, electricity, telephone, elevator, parquet floors.

MADISON AV., 730—Desirable two and four room suites, all modern improvements; elevator building; maid service; rent reasonable.

MADISON AV., 178 (34th), Two rooms and bath, $30.

W. J. Rooms & Co., Inc., 117 Madison Av.

MADISON AV., 900—2 rooms and bath, $1,500 or near offer. Fayson McL. Merrill Co., Inc., 9 East 44th St., Murray Hill 8900.

MADISON AV., 1,454 (near 126th St.)—Four rooms and bath in private residence; opposite Mt. Morris Park; $75.

MADISON, 1,013 (76th)—Large, beautiful room, lavatory, bath, housekeeping, exceptional location; $45.

MADISON AV., 926 (78th)—Three large, light rooms, all modern; rent $100.

4 ROOMS, HOUSEKEEPING, ELEVATOR.
607 PARK AV.,
S. E. CORNER 63D ST.,
4 ROOMS, HOUSEKEEPING, ELEVATOR.
SENIOR & ALLAN, INC., 505 5th Av.

IN FASHIONABLE SECTION IN FIFTH AVENUE BLOCK.

Three rooms and bath on ground floor, 19 East 36th St., living room, bedroom, kitchen and bath; rent $90.

Unfurnished—West Side.

47TH, 346 WEST—Modern 4 rooms, kitchenette, bath, parquet, $125; includes heat. Hgt. McCotter & Davis, 150 West 47th.

107TH, 37 WEST—North light studios, 3 rooms, bath; remodeled house; references.

121ST, 149 WEST—Three beautiful rooms, bath, parquet floors, electric light, telephone.

125TH, 250 WEST—3 rooms, bath, steam heat; subway station; $75 monthly.

125TH, 140 WEST—Six exceptional rooms, electricity, parquet floors, telephone; reasonable rent.

140TH ST., 9 WEST—Skylight studios, bachelor apartments. Durose, 185 West 140th.

147TH ST., 39 WEST—1, 2 OR 3; HOTEL SERVICE. WATKINS 0470. MANAGER.

44TH, 310 WEST (Westover Court)—Four-room bachelor apartment; high-class hotel service; meals. See Resident Manager, Bryant 2300.

44TH ST., 443 WEST—Parlor floor and basement; eight rooms and bath; $90 per month. Can be seen mornings, 9 to 12 only.

47TH ST., 9 WEST—3 rooms, kitchenette, bath; third floor front; $1,400. MARSTON & CO., 540 5th Av. Plaza Murray Hill 6046.

49TH, 326 WEST—3 rooms, bath, kitchenette; southern exposure; newly altered dwelling.

49TH, 31 WEST—Apartment, 3 rooms, bath and kitchenette; $1,200. Apply housekeeper.

49TH, 18 WEST—Two elegant rooms, bath, kitchen; $1,500 yearly. Inquire premises.

50TH (near 5th Av.)—Apartment, 3 rooms, bath; rent $125 monthly; must buy furniture. Wheaton, 38 West 42d.

Unfurnished—West Side.

50TH, 8 WEST—Two rooms, bath, kitchenette, duplex; unusually attractive; unfurnished; $1,200; elevator.

50TH ST., 43 WEST—3 rooms, bath and kitchenette; $1,200; rent reasonable. Lease-hold $4204.

50TH, 5 WEST—Two rooms, bath, kitchenette; high class; elevator; reasonable. Agent.

51ST, 306 WEST—1-2-3 rooms, elevator; all improvements. Superintendent.

51ST, 308 WEST—"The Rembert." Sun, and six rooms; elevator; references required.

51ST, 324 WEST—"The Albany." Five and six rooms; elevator; references required.

51ST, 60 WEST—Two extra large rooms and bath, $1,500-$1,800. Apply on premises or A. V. Amy & Co., 100 West 72d St. Columbus 5869.

52D ST., 247 WEST—The most attractive 5-room and bath kitchenette suite on west side; $90 to $126. Louis F. Dowdney.

52D, 152 WEST—1, 2 and 3 rooms and bath. California In-A-Door beds

FURNISHED ROOMS.

West Side.

135TH, 401 WEST—Very desirable rooms; all conveniences; excellent location; east view apartment. Apt. 23.

139TH ST., 357 WEST—Hall bedroom; private house; desirable; accommodation for single gentleman; references; $7 per week. Morningside 3075.

141ST, WEST (opposite Park)—Large cozy corner room, large radiator, electricity, adjoining bath; no other roomers. Morningside 9191.

121ST ST., 9 WEST—Large room; private home; all conveniences; $12. Harlem 2733.

182D, 630 WEST (Apt. 66)—Overlooking Hudson, Grant's Tomb; two unusually attractive rooms adjoining bath; double, single; high-class elevator apartment house.

132D, 356 WEST (Morningside Park)—Single southerly room, refined environment, Christian family; permanently to business person. $5; references.

132D, 509 WEST—Two beautiful connecting rooms; ideal home for two or three; kitchen privileges; private family. Tucker.

152D, 616 WEST (Apt. 51)—Heights, overlooking Morningside Park; large front room, 2 windows, $12.50; single room, $7.50.

123D ST., 521 WEST—Large front, adjoining bath; single; elevator; subway Apt. 32.

123D, 537 WEST—Pleasant room for woman; improvements; reasonable. Camp.

157TH, 601 WEST (Broadway, near Riverside); attractive, sunny outside rooms; subway; elevator; phone. Apt. 4S. Donald.

140TH, 556 WEST (Apt. 6F)—Comfortable room; private family; convenient subway, bus.

141ST (67 Hamilton Pl.)—Handsome bedroom, sitting room; piano; suitable two. Crawford.

141ST, 605 WEST (2A)—Choice, outside, all conveniences; $6-$7; gentlemen; private.

164TH, 500 WEST (Apt. 51)—Two large front; couple, gentlemen; kitchen privileges.

144TH, 562 WEST (Apt. 52)—Large room, running water; elevator; reasonable.

145TH, 695 (St. Nicholas Av.)—Nice sunny room; elevator; $7. Krohn.

146TH ST., 547 WEST—Large, sunny room, private bath; shower; steam heat; no other roomers; private house.

150TH, 533 WEST—Modern, private house, immaculately furnished, running water, electricity, steam; excellent neighborhood; $6 up. Audubon 9621.

161ST (Riverside Drive)—Elevator building; charming room, adjoining bath; business woman; $40 monthly; references. R. D., 81 Times.

153D, WEST (57 St. Nicholas Place)—Beautiful first floor, 2 large rooms, bath, kitchenette; also large rooms; improvements.

167TH ST., 522 WEST—Room in family of two. Apt. 2E. 7988 Wadsworth.

158TH ST., 611 WEST — Sunny two-room suite, private bath; moderate rent; one block subway. Apt. 9C.

164TH (3,915 Broadway)—Beautifully furnished connecting rooms; kitchen privileges; private family; references; elevator. Apt. 42. Tel. Wadsworth 5260.

170TH, 251 Fort Washington Av.—Comfortable furnished room, near bath; elevator; $12.

172D, 601 WEST—Comfortable single room; elevator; congeniality; $24 monthly. Apt. 8C.

176TH, 651 WEST—Bright, cozy room, adjoining bath; subway; buses; gentleman. Hacker.

180TH ST., 601 WEST (Apt. 32F)—Nicely furnished room, bath; housekeeping privileges.

181ST, 854 WEST—Large outside, private home, $10; housekeeping optional. Apartment 3A. Wadsworth 9892.

181ST, 605 WEST—Attractively furnished, southern exposure, elevator; gentlemen preferred. Apt. 52.

187TH, 318 WEST—Large room, southern exposure, $10; housekeeping privileges optional. Apartment 22.

190TH (Broadway subway, buses) — Young couple have beautiful furnished room, adjoining bath; no other roomers; $10; Japanese preferred. Private phone Wadsworth 9423.

192D, 601 WEST—Elegant, large sunny outside room, newly furnished; all conveniences; suitable for couple; after 6. Jacobson.

AMSTERDAM AV., 826—Bright, sunny room; use of kitchen if desired; suitable for business girl. Call after 6 P. M., Skirvin.

AMSTERDAM AV., 928—Furnished rooms to rent; suitable couple. McDermott.

CENTRAL PARK WEST (66th St.)—Something different; sitting room, with every convenience of a sleeping chamber; newly furnished; references; permanent. Apt. 4 North. Col. 2887.

CLAREMONT AV., 150—Cheerful room; private family; gentleman; reasonable. B'way, 125th St. Stamper.

CLAREMONT AV., 200 (125th subway, Broadway)—Attractive, sunny; kitchen privilege. Apt. 62.

FORT WASHINGTON AV., 56—Large outside room, modern apartment; home convenience; reasonable. Phone until noon and after 7 P. M., Apt. 54, Wadsworth 6160.

HAVEN AV., 110 (opposite West 171st St.)—For Japanese gentleman; outside, cheerful. Telephone Wadsworth 4380. Apt. 4; 8 to 9.

RIVERSIDE DRIVE, 293—LARGE, BEAUTIFULLY FURNISHED FRONT ROOM, ONE FLIGHT; ALSO FRONT BASEMENT; PRIVATE BATH; COMPLETE KITCHENETTE PRIVILEGES; REASONABLE.

RIVERSIDE AT 112TH ST.—Small room in private flat; running water; refined, homelike surroundings. Phone Cath. 8095.

RIVERSIDE DRIVE (157th St.)—Newly decorated rooms on Drive; delightful situation. Phone Billings 1878.

RIVERSIDE (90s)—Delightful outside, in exclusive homelike apartment; gentlemen. Riverside 5018.

RIVERSIDE, 222—Room, private bath; also delightful outside, newly decorated apartment. (53).

RIVERSIDE, 214 (Cor. 94th)—Attractive room; running water. Riverside 3287, Apt. 2A.

WEST END AV., 560 (87th)—Attractive large room; business woman. M. E. Smith.

WEST END AV., 611—Beautifully furnished, opposite bath; $16, $20. Riverside 9518.

WEST END AV., 630—Beautiful room, private bath, shower; also private floor.

Bachelors! Men! Women! Attention!
Winter coming, you want comfortable, homelike rooms with respectable private families.
DON'T HUNT, WE HAVE THEM.
Also nice housekeeping rooms for couples.
Protected—Service Free—Selected.
METROPOLITAN ROOM EXCHANGE,
1,966 Broadway, near 66th. Tel. Col. 8781. Branch office, 155 W. 82d. Tel. Schuyler 0027.

ATTRACTIVE ROOMS—SERVICE FREE.
Only personally inspected rooms offered.
HOME RENTAL EXCHANGE,
116 WEST 39TH ST. FITZROY 1565.

Your Time Is Valuable—SAVE IT.
Our Service Is Free—USE IT.
FURNISHED ROOM EXCHANGE,
5 Columbus Circle. Open until 6 P. M.

BEDROOM and parlor, southern exposure, furnished, in a refined and substantial manner; quiet private family; references; elevator apartment. Y 2162 Times Annex.

PLEASANT sitting room, with bedroom, for gentleman; bath, steam heat, hot water; bachelor's apartment; for $6 week; Times Square section. M 73 Times.

BACHELOR will share with gentleman five-room completely furnished elevator apartment for $65 monthly. 16 644 Times Downtown.

THREE ROOMS, between Broadway and West End Av. Inquire Rosenblith's Drug Store, 83d St., cor. Broadway.

BEAUTIFULLY furnished; suitable two; elevator, phone. Apt. 3N, 762 West End Av.

LARGE double room for two; also suite; all conveniences; privacy. Schuyler 0651.

Bronx.

DESIRABLE, sunny rooms, 2 gentlemen; business couple; conveniences; Christian private home; select neighborhood; reference; subway, elevated. Fordham 0805.

UNIVERSITY AV., 2,264—Charming, sunny, large; private house; gentleman; $7. Fordham 0633.

Brooklyn.

VERY large, airy room, in private house; suitable for one or two persons; desirably located; good transportation facilities; references. Apply evenings, 896 Bainbridge St., Brooklyn, N. Y.

Long Island.

JACKSON HEIGHTS, twenty minutes subway Times Square; lady, living alone, garden apartment; rest attractive room, every convenience, high-class business girl. L 535 Times.

UNFURNISHED ROOMS.

9TH, 37, 39, 41 WEST (Apply Office, No. 41)—Several vacancies, with and without bath; strictly modern, with efficient hall and telephone service; simply furnished, fourth floor; rooms at our branch, 125 East 57th St.; rates $35 to $115; studios.

MADISON, 2,013 (76th)—Large, beautiful room, lavatory; bath, housekeeping, exceptional location; $45.

161ST, 580 WEST—Three rooms to sublet to business couple; $50. Shafer.

ROOMS WANTED.

Furnished.

Register your rooms with a reliable LICENSED REAL ESTATE BROKERAGE; rented without publicity; selected clientele waiting.
METROPOLITAN ROOM EXCHANGE,
1,966 Broadway, near 66th St. Tel. Col 8781. Branch office 155 W. 82d. Tel. Schuyler 0027.

Register Your Room Here NOW.
WE GIVE EXCEPTIONAL SERVICE.
Longest Established Commercial Agency.
HOME RENTAL EXCHANGE,
116 West 39th St. FITZROY 1565.

REFINED gentleman desires home with private family; located West side, below 125th St.; quarters must be light, cheery and airy; references exchanged; rooming houses need not apply. K 219 Times.

CHRISTIAN business couple desire large bedroom, bath, kitchenette, heat, &c., west side, between 66th and 110th Sts.; not more than $13 weekly. M 633 Times Downtown.

BOARDERS WANTED

Rate, 10 Cents Per Agate Line.

East Side.

30TH ST. (at Lexington Av.)—Hotel Rutledge, for women only; one room and meals, $10 weekly; elevator, telephone, &c.; full hotel service; newly decorated.

89TH, 144 EAST (Lexington Av.)—Large room, board; heat, electricity, gas, telephone.

MADISON AV., 213 (near 36th)—Attractive room; excellent table; references.

West Side.

52D ST., (at 5th Av.)—Elevator, steam, private baths; single room; table guests invited. Circle 1980.

54TH ST., 54 WEST.
Single and double rooms, with board.

58TH, 44 WEST—Beautiful back parlor suite, steam heat, table the best.

72D (270 West End Av.)—The William Henry, overlooking the river and Schwab mansion; exclusive family hotel; luxurious rooms, private baths; excellent table.

76TH (36 Riverside)—Large, single front room, steam, elevator; gentlemen; attractive, refinement, Christian household; home cooking. 2139 Columbus.

79TH, 114-132 WEST—Wide parked street; large parlors, tea room and lounge; steam heat, electric light, private telephone.

80TH, 123 WEST—Large, small, rooms, parlor, dining room; excellent table; references.

80TH, 143 WEST—Large room, private bath, steam, electricity, hot water; references.

82D, 124 WEST—The Gray Court's best advertisement is its contented guests; make it your Winter home.

83D, 5 WEST—Desirable room, excellent table; electricity, steam heat; $30 weekly.

85TH, 48 WEST—Double room, southern exposure; every convenience; excellent table; reference.

91ST, 48 WEST—Attractive, large, small, rooms, baths; excellent home meals; reasonable.

93D, 307 WEST—Single, double rooms; home cooking; board optional. Apt. 5.

152D, 561 WEST (corner Broadway)—Large attractively furnished front room, dressing room, running water, electricity; Southern home table.

153D ST., 402 WEST (Apt. 2E)—Large, comfortable outside room, suitable for couple; also single room; reasonable. Jones.

RIVERSIDE DRIVE, 357 (Corner 106th)—River mansion; double, single rooms, all outside; table boarders. Baroness Holck (Miss Scone).

RIVERSIDE DRIVE, 549—Cozy rooms, bath, telephone; delicious meals, two, $30. Ferry.

SITUATIONS WANTED—Female

BOOKKEEPER, SECRETARY, STENOGRAPHER, 9 YEARS EXPERIENCE, MERCANTILE, REAL ESTATE, LAW; EXECUTIVE ABILITY; HIGH TEST CREDENTIALS; $35. E. 25 TO 3953 TRIBUNE BLDG.

BOOKKEEPER, 7 years' experience, double entry, trial balance, profit and loss, balance sheets, credits, correspondent, office manager. M 184 Times.

BOOKKEEPER, office manager, 15 years' experience, controlling accounts, efficient, initiative, executive ability; highest credentials. M 136 Times.

BOOKKEEPER, expert, 8 years' experience trial balances, controls, financial statements; reference; takes charge; $30. L 983 Times Downtown.

BOOKKEEPER, thoroughly experienced, possess business and executive ability, take full charge; salary $50. E 664 Times Downtown.

BOOKKEEPER-STENOGRAPHER, thoroughly experienced, highest ability, references. Miss Grant, Orchard 6786.

BOOKKEEPER, expert correspondent, office manager; long experience; references. M 656 Times Downtown.

BOOKKEEPER'S ASSISTANT, ledger clerk, 3 years' experience; $18. L 934 Times Downtown.

BOOKKEEPER'S ASSISTANT, billing typist; 5 years' experience. M 658 Times Downtown.

BOOKKEEPER, 8 years' experience; reliable, efficient; Christian; $30. L 930 Times Downtown.

BOOKKEEPER'S ASSISTANT, high school graduate, three years' experience; $20. M 82 Times.

BOOKKEEPER, stenographer, high school graduate; experienced; full charge; $22. G 491 Times.

BOOKKEEPER, experienced, college training; references; salary, telephone Friday evening, Saturday. Berkshire 0487.

CHAUFFEUR-LADY'S COMPANION, lady, English, pleasing personality, eight years' experience; excellent testimonials. M. Jones, Come Inn, Tomkins Cove, N. Y.

COMPANION.
Young lady speaking Spanish, French, English and understanding Italian seeks position as companion or instructress for ladies or children; no objection to travel; highest references given and required. "Mercedes," P. O. Box 1, Trinity Station, New York.

DRESSMAKER, experienced, first class, by day or week; reference. Audubon 8797.

GIRL attending business school seeks part time office work; 2 to 6; $6. Dora, 111 East Houston. Orchard 8277.

GOVERNESS, trained teacher, German college graduate, senior of Chicago University; good knowledge of French, physical care; five years' experience; references; willing to travel; passport. Miss Jacobson, 14 West 127th St., Apt. 10.

HOUSEKEEPER, German, refined, cultured woman wants position of trust, to take full charge of motherless home with one or two children, or elderly couple; good cook and manager; excellent references. E. O., 107 East 57th St.

HOUSEKEEPER, reliable woman, excellent cook, economical manager, to take charge of business people's home; $75 month. 2,875 Broadway, Apartment 62.

HOUSEKEEPER, refined, wishes position, two adults; best references; French cooking; in apartment; no children. M 95 Times.

HOUSEMAID, competent, colored girl, in private family; no washing; references. Audubon 8294.

HOUSEWORKER colored; whole or half time; or chambermaid; good references. Audubon 10383.

HOUSEWORK, colored girl, experienced; references. 238 West 136th St. Tel. Morningside 8619.

HOUSEWORKER, neat colored girl, apartment; obliging; sleep in. Morningside 8162 all week.

LADY wishes to place her maid, visiting maid to lady. Decatur 2344.

LAUNDRESS, colored woman, first-class, wants Monday, Tuesday, Wednesday; references. Call Sunday, Monday, Nash, 253 West 63d.

MAID OR NURSE, to go Southern California with lady or child immediately; A1 references. Call Lynbrook 1547W.

NURSE, registered graduate, would like position with family for elderly or invalid lady or child; highly recommended; Scotch. Y 2156 Times Annex.

NURSE—English Protestant, would take more than one child; east side preferred; salary $85. M 65 Times.

NURSE, infant's, hospital trained; experienced, competent. Riverside 9811, Apt. 7C. Burns.

NURSE to lady, undergraduate, desires permanent position; $35 per week; references. Write "M. G.," 852 Columbus Av.

NURSE, thoroughly competent, infant's; good references; wages $75. Write Nurse, care Finnigan, 2,738 8th Av.

NURSE, practical; hospital experience; care of invalid lady or infant. Riverside 9890.

NURSE—Lady recommends devoted nurse for invalid or child. Telephone Columbus 7163.

NURSE, practical, to semi-invalid lady. 207 East 82d St. Plaza 0138.

NURSERY GOVERNESS desires position in family to children over 4; good seamstress. Y 2159 Times Annex.

OFFICE ASSISTANT, file clerk, 6 months' experience; $12. E 667 Times Downtown.

SECRETARY-STENOGRAPHER desires resident position, city or country; eight years' experience; well educated; best references. H 283 Times.

SECRETARY-STENOGRAPHER, ambitious, 21; small office desirable; $18. M 127 Times.

SECRETARY-STENOGRAPHER, mercantile, 5 years' experienced; six years, efficient, conscientious. Phone Bingham 1781.

SITUATIONS WANTED—Female

SECRETARY-STENOGRAPHER desirous of becoming associated with brokerage, finance or advertising business; Protestant; pleasing personality and energetic; $30 week to start. K 102 Times.

SECRETARY-STENOGRAPHER.
College education; 5 years' experience; good appearance and personality. W 73 Times.

SECRETARY - STENOGRAPHER, 7 years' experience; capable, intelligent, alive; $30. L 577 Times Downtown.

SECRETARY-STENOGRAPHER, 7 years executive; initiative, dependable; $30. E 659 Times Downtown.

SECRETARY-STENOGRAPHER, competent, experienced, to assist executive; references; $35. G 371 Times.

STENOGRAPHER, assistant cashier's department, Auto Employers' fire insurance experience, desires agency or company connection. M 68 Times.

STENOGRAPHER - SECRETARY — ABSOLUTELY RELIABLE, CONSCIENTIOUS; SIX YEARS' THOROUGH EXPERIENCE. M 138 TIMES.

STENOGRAPHER-BOOKKEEPER, 4 years' experience, desires position with reliable firm; Sabbath observer; best references. M 87 Times.

STENOGRAPHER; employer, retiring from business, desires to place his faithful, efficient young Gentile stenographer; $20. 7349 Murray Hill.

STENOGRAPHER, expert public, wishes part time or extra work to be done outside. Telephone Cortlandt 0646.

STENOGRAPHER, office assistant, 2½ years' experience; college education. G 454 Times.

STENOGRAPHER, 3 years' experience, office assistant; references; $18. M 620 Times Downtown.

STENOGRAPHER, 17, hard worker, accurate. Helen, 2 Sumner Av., Brooklyn. Williamsburg 2827.

STENOGRAPHER, experienced; high school graduate; knowledge dictaphone; $23. M 652 Times Downtown.

STENOGRAPHER, capable, rapid, good appearance, long experience, all details. M 100 Times.

STENOGRAPHER, experienced, accurate worker, possessing initiative and personality. Mc., 243 Times.

STENOGRAPHER-SECRETARY, publishing, advertising, printing experience; $25. B 1180 Times Harlem.

STENOGRAPHER, office assistant, educated, 3 years' experience; $20. M 68 Times Downtown.

STENOGRAPHER, thoroughly competent; 6 years' experience; references; $25. M 651 Times Downtown.

STENOGRAPHER, exceptionally bright beginner; high school education; $12. L 931 Times Downtown.

STENOGRAPHER, Christian; 3 years' experience; reliable; references; $20. L 929 Times Downtown.

STENOGRAPHER, 22, 5 years' experience; capable, conscientious; best references; 325. Layette 1648.

STENOGRAPHER, experienced, desires position with law firm. M 650 Times Downtown.

STENOGRAPHER, rapid, accurate, five years' experience, desires position; $22. M 90 Times.

STENOGRAPHER, high school graduate; 3 years' experience office routine; $20. Intervale 8491.

STENOGRAPHER-MULTIGRAPH operator, nine years' experience; capable, conscientious worker. L 897 Times.

STENOGRAPHER, excellent, well educated; thoroughly experienced; office routine, business ability. Berkshire 2416R.

STENOGRAPHER, five years' varied experience; best references; capable. L 580 Times.

STENOGRAPHER, experienced, accurate; good knowledge of English; salary $20. L 585 Times.

STENOGRAPHER-BOOKKEEPER, 4 years' experience manufacturing line; conscientious; references. M 110 Times.

STENOGRAPHER, 5 years' experience; intelligent; references; salary $25. Sunset 10402. Miss Ahern.

STENOGRAPHER—3½ years' experience; knowledge switchboard. E 280 Times.

SWITCHBOARD OPERATOR, general office assistant; courteous; Christian; $16. M 602 Times Downtown.

SWITCHBOARD OPERATOR, general office assistant, courteous, Christian; $16. E 668 Times Downtown.

TEACHER (diplomee), teaches French, German; $1 hour. Telephone Audubon 1960, Apt. 51.

TYPIST, 10 years' experience, wishes work to take out; expert on accounting statements. Telephone Cortlandt 0646.

TYPIST, general office assistant, 2½ years experience; $16. L 933 Times Downtown.

TYPIST, experienced office assistant; stenography, switchboard; $18. M 120 Times.

TYPIST, CLERK, EXPERIENCED; CONSCIENTIOUS WORKER. M 96 TIMES.

VISITING ACCOUNTANT and secretary; woman of executive experience, check book, household, club, institutional and estate accounts; bank references. Waring Mann, 41 West 84th.

WOMAN of refinement, useful, wishes to accompany small family going South for Winter; give phone. W 69 Times.

WOMAN, colored; good cook; reference. Miss Campbell, 432 West 39th. Sleep in.

YOUNG, clever designer and fitter would like position with high-class establishment; best references. G 963 Times.

YOUNG LADY, refined, Christian, college graduate, care children evenings, tutoring French, Spanish if desired, in exchange for room, breakfast, dinner. 193 N. Y. Times Brooklyn Branch.

BOARD WANTED.

CHRISTIAN business girl wants board, warm, light room with private family; Heights, 110th-150th Sts.; will call Saturday afternoon. N 623 Times Downtown.

ROOM and board in private family by refined South American girl; state price; preferably near Ward's Island (116th St.). Write Dr. Castro, Ward's Island.

MOTHER employed wants home for boy 13 months old; walking; just recovered from whooping cough. Phone 2384 Longacre or call 38 West 42d St., Room 930.

TWO rooms and bath by two gentlemen, good board, between 70th and 100th, east side preferred; reasonable; state price. B 1174 Times Harlem.

IN heated apartment by Jewish business girl; $10; references. G 484 Times.

COUNTRY BOARD.

Long Island.

WOODMERE—Beautiful room with refined Jewish family, for business couple. S 586 Times.

New Jersey.

EAST ORANGE.
ELMWOOD HOTEL.
AMERICAN PLAN.
All rooms with bath and telephone.
Parlor, bedroom and bath for two $50. per week.

Westchester County.

RIVERDALE REST — Aged and invalids; nurses' attendance; porch and grounds. 292 Riverdale Av., Yonkers, N. Y. Yonkers 4017.

ATTRACTIVE surroundings to discriminating couple in distinctively high class home, with corresponding service, two-room suite, private bath, suitable for three; near station, churches and schools. Box 41, Dobbs Ferry.

SITUATIONS WANTED—Female

YOUNG LADY, with 10 years' publicity, newspaper, advertising, house organ editing experience, desires connection with New York publication or business house. M 71 Times.

RELIABLE Protestant woman, cook, companion or otherwise, where another maid is kept; references. Box 175, 1,675 Lexington Av.

COLORED girl, chambermaid and waitress, sleep out; reference. Mullen, 23 West 134th St.

Employment Agencies.

COLONIAL AGENCY.
Twenty colored housekeepers, whole, half time; free; references. Audubon 3023.

HOUSEWORKERS (colored), hour, part, day workers, good cooks, chefs; references investigated. Morningside 0082.

SITUATIONS WANTED—Male.

ACCOUNTANT—Auditing, periodical bookkeeping arrangements, systematizing. Greene, 205E Hudson Terminal. Telephone Cortlandt 1270.

ACCOUNTANTS—AUDITORS.
Accounting and bookkeeping service, tax reports; reasonable. Tolberg, 277 Broadway. Worth 9578.

ACCOUNTANT—Semi-senior, university graduate, desires part time connection with accountants or stock brokerage concern. M 649 Times Downtown.

ACCOUNTANT, comptroller, trust offices; age 35, married; records show 20 years of experience; unquestionable references. P 516 Times.

ACCOUNTANT—Will open, close, balance books; part time work; income tax statements. N 806 Times Downtown.

ACCOUNTANT, junior; public accounting experience; moderate salary. Box 85, 402 West 42d.

ACCOUNTANT—N. Y. U. senior desires permanent position C. P. A., as junior; moderate salary. M 108 Times.

ASSISTANT EXECUTIVE AND MANAGER.
Man of broad business experience, sales manager, good correspondent, understands accounting, banking, advertising; resourceful in enterprising business ideas; a man of ability and personality; liberal education, irreproachable record, highest credentials; give me a chance to call and see if we can help each other; moderate salary. M 114 Times.

ATTORNEY (35), American, wishes office connection in Rochester or Syracuse; applicant familiar with both cities. N 406 Times.

BOOKKEEPER-ACCOUNTANT, 29, married, well educated, conscientious, accurate; thoroughly experienced; full charge; financial statements, correspondence, executive ability; permanent; moderate salary. C 789 Times Downtown.

BOOKKEEPER-OFFICE MANAGER, fifteen years' experience as executive; audits trial balance, &c. John T. Mourant, Lakeside, N. J.

BOOKKEEPER, 28, competent office man; executive experience; collections, correspondence, financial statements, systems; $40. G 461 Times.

BOOKKEEPER-ACCOUNTANT, 25, college graduate, thoroughly competent, credits, collections; experienced manufacturing and dry goods. S 852 Times Downtown.

BOOKKEEPER, accountant, 21, thorough, double entry, auditing experience, trial balance, financial statements; take complete charge. E 874 Times.

BOOKKEEPER, cashier, at present manager retail store; seeks steady position; best references; $40. Box 17, 1,329 3d Av.

BOOKKEEPER—Three years' experience; capable taking complete charge; possesses initiative. P 513 Times.

BOOKKEEPER, 27, experienced, high school graduate; fair knowledge stenography. O 524 Times.

BOOKKEEPER, experienced, reliable; 4 hours daily; $15 weekly. M 659 Times Downtown.

BOOKKEEPER, part time, open books, financial statements; reasonable rates. L 594 Times.

BOOKKEEPER, 20, accountancy student, stenographer; two years' experience; $20. M 113 Times.

BOOKKEEPER, experienced, with high school and college training; best of references furnished. Address M 93 Times.

BOOKKEEPER, credits, 26, 8 years' ladies' apparel line, accountant. S., 921 East 163d.

BOOKKEEPER, office manager, one who really knows his business. L 599 Times.

BUTLER-VALET, experienced, single, speaking languages; excellent references. Lasa, 339 East 32d.

CHAUFFEUR-MECHANIC—11 years' experience; references from last employers; Pierce-Arrow, Cadillac, Packard; own repairs; careful driver, neat, courteous; desires position city or country. Murray, Morningside 3930.

CHAUFFEURS—We have several good men with from 3 to 9 years' reference on last positions; this is not an employment bureau. Society of Auto Engineers, 3,547 Broadway. Telephone Columbus 10276.

CHAUFFEUR—Am laying car up; want to find position for my chauffeur, who has been with me six years; good mechanic; neat, trustworthy. Stanley Green, 42 West 72d St. Columbus 7941.

CHAUFFEUR, married, desires position, private family, city, country; 7 years' experience; excellent references. Schapiro, 70 East 119th St.

CHAUFFEUR-MECHANIC, 15 years' experience, all cars, honest; reliable; best references, George Montague, 8 West 62d. Columbus 8660.

CHAUFFEUR—14 years' experience; careful driver; excellent mechanic; gentlemanly, competent in every respect; personal references. L 539 Times.

CHAUFFEUR-MECHANIC, neat, obliging; excellent references. Jameson, 403 Amsterdam Av. Schuyler 8184.

CHAUFFEUR-MECHANIC wishes position; private family; references. J. Merz, Stuyvesant 5996.

CHAUFFEUR, Swedish, 30, married; city, country. Gertedt, 314 East 52d, care of Jenson.

CHAUFFEUR, married, mechanic; reliable; references; 9 years' experience. Academy, 0260.

CHAUFFEUR—7 years last position; can furnish highest references. Dean, 150 East 30th St. Murray Hill 5612.

CHAUFFEUR-MECHANIC, polite, willing; best references. Box Campbell, Harlem 1187, Apt. 14.

CHAUFFEUR-MECHANIC, American, married; 12 years private families, 6 years last employer; city or country. J. 891 Times.

CHAUFFEUR, Scotch—14 years last position; well recommended. L 583 Times.

COLLEGE graduate, 22, specialized in accounting, at present assistant cashier country bank, desires to connect with accounting firm as junior; best of experience and references. Address M. L. Wise, First National Bank, Lacona, N. Y.

COMMERCIAL TRAVELER—Young man, 25 years, desires connection reliable house; compensation, expenses, commission. Q 274 Times.

COOK, delicatessen, colored, experienced, salads and sandwiches. Sam Patterson, 38 West 132d St., care Kenney.

COOK, Chinese, first class; private family; experience in San Francisco, Cal., Lodi Fay, 2,829 3d Av.

COOK, butler, houseman and driver, experienced; Filipino. 253 High St., Brooklyn. Perez.

CORRESPONDENT, fluent; excellent bookkeeper, typist; supervised office and outside employes; instalment house; experience payrolls; adaptable. G 459 Times.

COUPLE, white, caretakers of private house; best references. B 1177 Times Harlem.

CREDIT MAN, office manager, 26, 8 years' ladies' apparel line, initiative, ability, accountant. D., 921 East 163d.

DESIGNER and detailer reinforced concrete structures; long experience; A1 references; also estimating; salary $240. 188 N. Y. Times Brooklyn Branch.

DRAFTSMAN, quick, clever, long experience in best architects' offices. L 593 Times.

DRAFTSMAN, mechanical, structural, six years' experience; technical education; anywhere. L 516 Times.

ENGINEER, mechanical; assistant factory manager; university graduate; six years' experience machinery, automotive, experimental; capable executive; expert correspondent; pleasing personality; desires connection. M 40 Times.

ENGINEER, American, married, age 30, executive, sales ability, just returned Orient, well acquainted Philippines, China, Indo-China, Malaysia, India, desires connection either domestic or foreign. M 131 Times.

EXECUTIVE, treasurer, auditor, 20 years' experience manufacturing, government, sales, banking, unusual correspondent, three languages, exports, available short notice. M 75 Times.

GARDENER, single, thoroughly experienced in all branches of gardening, out doors and under glass; A1 references. J. D., 87 Barclay St. Phone Barclay 9788.

GENTLEMAN wants to secure a position in the country for his chauffeur; an unusual man. Telephone Circle 5083.

INVESTIGATOR, understands his business, desires permanent connection; references. L 920 Times Downtown.

JAPANESE student wants position as schoolboy small family or bachelor. 323 West 108th St. Sadao.

JAPANESE cook, long experienced and good reference. Uma. Telephone Bryant 7981.

MAN wishes position shipping clerk, warehouse manager; best references. M 116 Times.

SITUATIONS WANTED—Male.

MAN, Vienna University graduate, can speak and write four languages, now employed as bookkeeper and salesman, desires responsible position. B 642 Times Downtown.

REAL ESTATE broker with experience desirous of connecting himself with firm specializing in stores and lofts; midtown. H 393 Times.

SALES EXECUTIVE.

Advertising sales manager and promotion man of 15 years' experience is open for employment. Address Advertiser, 2,627 12th St., N. W., Washington, D. C.

SALESMAN wishes side line; now selling chocolate to manufacturing confectioners, and supplies, in Greater New York, 170 W. 72d. Times Brooklyn Branch.

SALESMAN, SPECIALTY EXCEPTIONAL SALES record, highest references, desires connection with well-managed firm; commission basis; city or travelling. E 242 Times.

SALESMAN, 29, married, possessing intelligence, personality, determination, eight years' successful record, desires position established organization. G 402 Times.

SALESMAN, 34, experienced, conscientious, desires position with concern of repute; salary, expenses; willing to travel. M 43 Times.

SALESMAN and buyer, golf and sporting goods, has initiative and ability to increase business. M 31 Times.

SALESMEN, experienced, candies and night lights; commission. 4,133 Jerome Av., Woodhaven.

SALESMAN, 29, Gentile, two years' traveling demonstrator, desires position in or out of city. G 267 Times.

SECRETARY-STENOGRAPHER, 24, confidential assistant, long experience, conscientious, open for position Individual or corporation. M 78 Times.

SHIPPING CLERK, textile line, experienced parcel post express freight; references. Story, 221 29th St., Flushing Heights, N. Y.

SHIPPING CLERK, 29, married; 15 years' experience. Busse, 306 West 144th St.

SUPERINTENDENT, first class, furnished, unfurnished apartment house; repairs, decorating; 15 years' experience; references, bond. N 405 Times.

VALET (colored), experienced; speaks 3 languages; references. Arthur G. Scott, 353 West 57th St.

YOUNG MAN, 23, desires position. Is there any firm willing to give stranger in city without business experience an opportunity to learn something worth while? Man willing to begin at bottom. Appreciate anything leading to successful future; moderate salary. Longacre 6548.

YOUNG MAN, 27, nine years' business experience, desires position as salesman, correspondent, office man or anything where opportunity is offered; salary, M 657 Times Downtown.

YOUNG MAN, 21, three years' office experience, high school education, bookkeeping, typing, correspondence. M 618 Times Downtown.

YOUNG MAN, 23, desires position with opportunity to learn substantial business; high school graduate; one year college; five years' business experience. E 216 Times.

YOUNG MAN, 26, will work at anything legitimate day or evenings; must have some salary to start; can furnish good references. M 121 Times.

YOUNG MAN, executive ability, office, stock, shipping experience; willing, conscientious worker; well recommended; anything. E 660 Times Downtown.

YOUNG MAN, 21, high school education; four years' business experience; capable, energetic, willing worker. E 666 Times Downtown.

YOUNG MAN, 21, bellhop, anywhere, or any suitable work; drive car; excellent references. 192 N. Y. Times Brooklyn Branch.

YOUNG MAN, 22, desires position real estate office; speaks Italian, Spanish; 2 years' experience. 189 N. Y. Times Brooklyn Branch.

YOUNG MAN, 20, high school graduate, desires position in real estate or commercial concern. M 47 Times.

YOUNG MAN, seven years with large dress house, desires connection with reliable house; furture assured. M 100 Times.

YOUNG MAN, 23, experienced draftsman; reliable; will work evenings or spare time, anything. M 112 Times.

YOUNG MAN, 25, Gentile, thoroughly business training; two years' experience traveling, desires sales position. 2,004 Times.

YOUNG MAN, 21, desires position offering opportunity; selling ignored. M 119 Times.

YOUNG MAN, 21, wishes position with advancement. Box 16, 1,329 3d Av.

YOUNG—University; considerable business experience; refined presentability; desires connection. G 497 Times.

WHAT have you to sell? Have own car. Apt. 25, Wadsworth 6409.

FEMALE HELP WANTED.

BOOKKEEPER, stenographer; Brooklyn manufacturer; permanent position) must be thoroughly experienced and competent; state full particulars, salary wanted, &c., in first letter. Box 96, 2,501 World Tower Building.

BOOKKEEPER and general assistant for apartment hotel; neat, good appearing, young woman with knowledge of stenography preferred; write fully, including salary desired. Y 2176 Times Annex.

BOOKKEEPER - STENOGRAPHER, high school graduate; good personality; must be thoroughly experienced, able and willing to take responsibility. S 859 Times Downtown.

BOOKKEEPER - STENOGRAPHER, competent, age 25; motion-picture experience preferred; conscientious worker; salary $20-$22. G 272 Times.

BOOKKEEPER, knowledge stenography and typing. Write, state age, experience and salary. Box 102, 2501 World Tower Bldg.

BOOKKEEPER—Bright, neat girl to do bookkeeping and typewriting; salary $15 to start. Call 9 A. M., 166 5th Av., 4th floor.

BOOKKEEPER'S ASSISTANT and bill clerk, experience, age and salary expected. S 854 Times Downtown.

BOOKKEEPER ASSISTANT experienced on customer's ledger; state age and salary. B. A., 694 Times Downtown.

CASHIER AND CLERICAL WORKER; EXPERIENCED; NEAT APPEARANCE; REFERENCES. SCHRAFFTS, 47 WEST 22D.

CASHIER, accurate figurer; meat market; salary $18. Apply by mail, Biltmore Market, 2,059 8th Av.

CLERK for classified advertising department of large newspaper; should be experienced in telephone work, know how to deal with customers, and have sales ability; prefer high school graduate; age 20 to 25; initial salary $18-$20. 1058 Times Annex.

CLERK, beginner, 15-16 years, for interesting clerical work with downtown concern; state education, religion and salary expected. B. A., 618 Times Downtown.

COOK, very fine; German; small family; good home. Krukal, 272 Beechmont Drive, New Rochelle. Phone 5473 New Rochelle.

**DENTAL nurse. Apply between 1:30 and 3.

The New York Times

Classified Advertising Rates

Count ten words to an Agate line. For Agate or Minimum space two lines)

Situations Wanted (Male) 40c
Furnished Rooms and Rooms Wanted... 40c
Boarders and Board Wanted..... 40c
Help Wanted 40c
Help Wanted—Male 40c
Lost and Found 40c
Apartments to Let and Wanted 40c
Country Board 40c
Business Chances 40c
For Sale 40c
Automobile Exchange 40c
Agents Wanted 40c
Employment Agencies 70c

Per Word.

Business Opportunities (Agents Copy 20c) 15c
Money Wants and Offerings to Buyers 15c
Bonds Exchange (Standard) 15c

SUNDAY EDITION

Classified Advertisements for insertion in The Sunday Times must be received in The Times Building as follows: Schools, Steamships, Hotels, Resorts, Rooms Wanted, Hotels and Apartments—Midnight Thursday. Announcements for the Editorial Section—5 P. M. today. Business Opportunities—11 A. M. tomorrow. All other classified advertisements not later than 1 P. M. tomorrow.

DAILY EDITION

If received after 5 P. M. on the date preceding publication, classified announcements covered for the daily edition of The New York Times are subject to omission. The final closing time is 3 P. M.

MALE HELP WANTED.

Continued from Preceding Page.

PORTER.

Night man for light work; permanent position to one who qualifies. Apply Superintendent's office, 37th St. entrance.

STEWART & CO.,
5th Av. and 37th St.

PORTER, white, generally useful, office and store cleaning; no windows; neat, reliable man; good wages; state age and experience. G 485 Times.

SECRETARY-STENOGRAPHER wanted by high-class dress house; must be thoroughly efficient and capable of handling correspondence; will only consider applicants who have held similar position for large concern and comes highly recommended; would prefer one who has been in the employ of dress house previously. Write, stating full particulars, Box 105, Realservice, 15 East 40th.

SOLICITORS, experienced, accustomed to working on special newspaper proposition; permanent work, liberal commission. Phone for appointment, Mr Meyer, Pennsylvania 0034.

STENOGRAPHER, by Newark (N. J.) concern; must be thoroughly competent and experienced; state age, experience, references and salary expected. Address "Stenographer," 810 Broad St., Newark.

STENOGRAPHER; state age, experience, reference, salary expected. Y 2165 Times Annex.

STOCK boy for cotton goods house; salary to start $10, $12; good chance for advancement. Canton Mills, 31 West 21st.

TEACHER, high school chemistry; experienced; college graduate; commute. K 217 Times.

TIMEKEEPER, machine shop and foundry experience preferred, by large manufacturing concern located in Harlem; state age, experience and salary desired. Box 123, Grand Central Station.

UPHOLSTERY and curtain foreman wanted by a Fifth Ave. decorating firm; must be thoroughly efficient in highest class work only; applications stating experience and references will be strictly confidential. G 285 Times.

WOODWORKING mill foreman, capable, experienced, forceful, for trim mill in Bronx; Lexington Av. subway; Christian firm. H. T. Corporation, 537 East 69th.

YOUNG MAN, 22-25, with knowledge of elementary bookkeeping, in Christian firm; must be forceful correspondent, able to handle many details; apply in own handwriting, state age, experience, salary desired and references. V 955 Times Downtown.

YOUNG MAN, in stock department of music publishing house; must have slight knowledge of music so far as knowing scale is concerned. State salary and qualifications. G 488 Times.

YOUNG MAN wanted, energetic, ambitious and of good appearance, to be trained as a salesman for leading petticoat manufacturer; state previous experience; salary. W 26 Times.

YOUNG MAN in sample department of cotton converters; excellent opportunity for advancement; write details, experience, references and salary desired. S 860 Times Downtown.

YOUNG MAN, as assistant to credit man, in wholesale dry goods house. State age, education and previous experience. P 517 Times.

YOUNG MAN, 16 to 18 years, diligent and intelligent, in Wall St. concern; salary $60 per month. State age and references. M 836 Times Downtown.

YOUNG MAN, delivery work, mornings; salary $10. 420 West 119th. Apt. 1.

YOUNG MEN,

between the ages of 19 and 25, and unmarried, are offered an opportunity to take up a work that offers steady employment.

CENTRAL OFFICE TELEPHONE INSTALLATION

is light, clean, interesting work and should appeal to ambitious young men whether previous experience has been clerical or mechanical.

Our work requires men who are capable of development and who seek permanence. Call

WESTERN ELECTRIC CO., INC.,

INSTALLATION TRAINING SCHOOL,

185 WEST 17TH ST., NEW YORK.

SEVERAL architectural draftsmen wanted on powerhouse design. Thomas E. Murray, Inc., 55 Duane Street.

Salesmen.

ADVERTISING SALESMAN, experienced in big contracts; young, energetic man can earn $250 weekly; commission; new proven proposition; big field; thorough field instruction by expert. Fink & Paine, 239 Madison Av.

ADVERTISING solicitor; experienced man having successful record; straight salary or salary and commission. Radio World, 1,493 Broadway.

BOND SALESMAN, with banking experience and connections outside New York City; references required; state experience, age; expenses advanced against commission. G 833 Times Downtown.

DRAPERIES AND UPHOLSTERY SALESMAN WANTED BY MILL; ALL COMMUNICATIONS MUST STATE AGE, PREVIOUS EXPERIENCE IN DETAIL AND SALARY EXPECTED; ALL ANSWERS WILL BE CONSIDERED STRICTLY CONFIDENTIAL. P 818 TIMES.

FURNITURE SALESMAN; must have investment furniture experience; steady salary. Call mornings, Room 903, 62 Union Square.

FUR SALESMAN, experienced retail. D. R. Potter, 15 West 35th St.

FUR SALESMEN, experienced; good salary. Hudson Fur Co., 220 6th Av. Chelsea 7975.

LUMBER SALESMAN for retail yard; good opportunity for a live wire. Apply Prever Lumber Co., 250 West 23d St., New York.

MOTOR TRUCK SALESMEN,

producers only; liberal salary and commission. Call in person,

C. E. STUART,
DIAMOND T MOTOR CAR CO.,
William and Henry Sts., Long Island City.

REAL ESTATE SALESMAN.

Extraordinary opportunity for live wire; must be experienced; references required; commission.

McKEEVER & GOBB,
4 Rector St. Phone Rector 4558.

SECURITY SALESMAN.

An old established house desires to engage two young men, over 25, of good address, who wish to better their position; this is an opportunity seldom offered by a concern that will stand by you in your work; commission basis. Call in person, or write Mr. Sefton, after 10 A. M., Room 515, 149 East 41st St.

SECURITY SALESMAN.

A commercial and financial banking institution backed by 6 directorates of men of the highest standing requires salesmen to dispose of their dividend-paying securities in New York, Westchester County, Connecticut and Massachusetts; leads furnished; full co-operation given; this is a splendid opportunity for a man with unquestionable ability; security. P 819 Times.

Salesmen.

SECURITY SALESMEN.
To sell to a selected list in near-by territories where we are favorably known; company is well established and paying quarterly dividends; commission basis. Call in person to see Mr. Sefton, 145 West 41st St., Room 515.

SILK underwear salesman; A-1 man, very capable; experienced city or road; salary and commission; liberal terms. W 97 Times.

SPECIALTY salesman to sell on sandy trade; real go-getter; must have plenty of pep and the ability to generate enthusiasm; must furnish A-1 references; good starting salary. Phone for appointment, Main 6994.

TOOL SALESMEN, 3, experienced; call between 9 and 10 A. M. Commercial Calculator Co., 2 Thos. St. (Tillary St., Brooklyn.

SALES MANAGER wanted for a large food distributing firm; must be thoroughly experienced in controlling salesmen and organizing sales; to the right man good encouragement and exceptional prospects; also giving full particulars of past employment, stating age and salary expected, to Box 954 Times Downtown.

SALES REPRESENTATIVE.
Young, successful salesman with car to sell well-known gas water-heater; Westchester exclusive territory; acquaintance among plumbers or builders desirable; liberal commission. Phone Murray Hill 6140.

SALESMEN FOR A SECURITY ISSUE WHICH HAS THE SUPPORT OF ONE OF THE WORLD'S GREATEST RELIGIOUS ORGANIZATIONS; LEADS, LETTERS OF INTRODUCTION AND A CHANCE TO MAKE BIG MONEY QUICKLY IN A PERMANENT AND DIGNIFIED BUSINESS; COMMISSION; EXPERIENCED MEN ONLY NEED APPLY. INTERVIEW, 9 TO 11 AND 2 TO 4, MR. SEATON, SUITE 603, 16 EAST 43D.

SALESMAN wanted, wide awake, by general contractor to solicit work in Greater New York; applicant must have previous experience and successful record with other builders; wonderful opportunity for a man with initiative and good acquaintance; drawing account, commission and bonus will net $10,000 a year, depending on results accomplished; reply in detail, giving age, nationality, experience and past remuneration; otherwise applications will not be considered; all applications will be treated strictly confidential. T 176 Times.

SALESMEN SELL COAL.

OPPORTUNITY FOR EXCELLENT INCOME SELLING SMOKELESS COAL; LIBERAL COMMISSIONS; CALL MORNINGS.

CONSOLIDATED COAL IMPORTERS,
17 BATTERY PLACE.

SALESMEN WANTED.

A conservative company wants a few unusually good men of character, personality and tact, for its direct selling picture proposition of exceptional merit; liberal commission. Apply Friday, 1 to 4 P. M., Smith, Room 612, 111 5th Av., New York.

SALESMEN of character, personality, tact, to interview prospective members for nationally known organization of high standing; attractive income on commission basis; congenial, permanent position is open to those meeting with above qualifications; references required. Call Mr. Archibald, 2-4 P. M., Hotel Ansonia, 74th St. and B'way.

SALESMAN—Long established cotton goods house desires to enter into selling retail and jobbing trade, will make a most liberal proposition, both on salary and commission basis, to a man who is both a salesman and an executive and has had experience in merchandising along these lines. S 823 Times Downtown.

SALESMEN—Live wires to sell on commission basis, genuine leads; great opportunity; one of the best selling real estate developments in the country. See salesmanager, Room 1204, 550 Madison Ave.

SALESMEN—N. Y. STATE CORPORATION DISTRIBUTING GOVERNMENT COMPILED INFORMATION HAS OPENINGS FOR MEN WITH SALES RECORDS; EARNINGS RANGE FROM $50 TO $400 WEEKLY; COMMISSIONS; EXPENSES. 60 WEST 50TH ST., 2D FLOOR.

SALESMEN, over 25 years of age, to sell needed educational service to business men; no books; experience in correspondence school work preferred but not necessary; good commissions paid good men and unusual opportunities for permanent future. Call 12-4 o'clock. A. C. Burnham, 1,472 Broadway.

SALESMEN—Motor car salesmen, who have sold high grade cars, will find an exceptional opportunity, with new Lincoln dealer on Broadway; beautiful salesroom; commission basis; only experienced men, with clientele, will be considered. Apply by mail, 12 West 62d St., 3d floor.

SALESMAN—Unusual opportunity to become the exclusive agent for a prominent New York life insurance company; important sections of Long Island is the territory open; salary and commission. Apply to M. Morgenthau Jr. Co., 449 Fulton St., Jamaica, L. I.

SALESMAN—Young man, technical education preferred, to represent established New York City concern manufacturing a line of Steel Specialties used largely in industrial plants; write fully and confidentially, giving data of your qualifications and experience; straight salary. Y 2133 Times Annex.

SALESMEN—We are selling houses, we have many more prospects than our forces can handle, all our men are making exceptionally big money, we furnish all live leads; commission and drawing account to qualified men. Room 5624, Grand Central Station.

SALESMEN, junior; do you want to sell automobile truck and represent a company conducting one of the largest automobile industries of the world? Advancement for future assured; commission. Apply Mr. Dorsett, Truck Dept., 311 West 60th St., New York, N. Y.

SALESMEN, Ford cars and trucks; excellent proposition for experienced Ford men; beautiful salesroom on Broadway; excellent co-operation; commission basis; growing account if you qualify. Fuller Lace, Inc., 19 West 52d St.

SALESMEN for books; our proposition a proved success; one order a day pays $50 commission per week; call and see what we have to offer. See Mr. Patterson, 9-12 and 2-4; 3d floor. Charles Scribner's Sons, 597 5th Av.

SALESMEN, with experience in radio or electrical trade; fine chance for high-grade man; salary and commission. Call before noon. See Mr. Stahle, Hutchison Radio Co., 342 Madison Av.

SALESMAN wanted to sell on commission; fine chemicals and food products from Japan and China. Write, giving your experience and commission desired. Y 2150 Times Annex.

SALESMAN, cloaks, Ohio, Michigan, Wisconsin, Minnesota; high-class, experienced men only; salary and commission. Address, stating fullest particulars, Myer Gans Co., 151 West 26th.

SALESMAN—Side line calling on the drug, surgical and hospital trade, with a line of thermometers and syringes; all territories opened; experienced; commission. W 14 Times.

SALESMAN, EXPERIENCED: BACTERIOLOGICAL AND SCIENTIFIC APPARATUS; SALARY AND COMMISSION. W 31 TIMES.

SALESMEN wanted to sell incandescent electric lamps; salary and commission. Dalite Lamp Co. of New Jersey, 291 Halladay St., Jersey City.

SALESMEN familiar with general dry goods trade for work and dress gloves; state salary desired; reference. V 949 Times Downtown.

SALESMAN with experience, to sell electric wire and specialties to dealers and service stations; attractive commission. Automobile Sundries Co., 79 Walker St.

SALESMEN—Young men to sell greeting cards and toys to retail trade; commission basis; excellent opportunity for large earnings. W 84 Times.

SALESMAN, SALARY AND COMMISSION. Aggressive young man for automobile specialty trade; workers wanted. 2162 Westworth Building.

SALESMEN who have sold Ford cars can make good money selling Chevrolets; drawing account or commission. C. C. Wells, Manager, 1206a St. and Lexington Av.

SALESMEN, insurance men and men to learn the business, either full or part time; salary and commission. Room 1701, 271 Broadway.

SALESMEN to sell stationery and printing, with following; salary and commission; good opportunity for right man. S 844 Times Downtown.

SALESMAN—Experienced; acquainted with fur trade who is able to sell fur coats for immediate delivery; salary and commission. Apply Berkowitz & Bader, 219 West 27th St.

SALESMAN to call on retail trade with prominent line of aprons and bath robes; commission only. S. M., 776 Times.

SALESMEN, city; leather advertising specialties; commission. Furman Bros., 114 Liberty.

SALESMAN, grocery specialties, good commission. Call 4246 Kimball Av., Ocean Park, L. I.

SALESMEN with furnishings; state experience and salary. Box 85, 2540 World Tower Building.

SALESMEN (2), EXPERIENCED SPECIALTY SELLING MEN WHO HAVE BEEN EARNING COMMISSIONS FROM $4,000 TO $7,000 PER YEAR; THE BROOKLYN EDISON HOUSE WIRING PLAN IS AGAIN AVAILABLE TO THE PROPERTY OWNERS OF BROOKLYN TO ELECTRIFY THEIR HOMES; TO THE MEN WHO CAN QUALIFY A PROFITABLE REMUNERATION IS WAITING; APPLY IN PERSON, 173 LIVINGSTON ST., BROOKLYN.

ARE you earning what you are worth? Has your ability been recognized with greater earnings and promotion? If you are not, good as you think you are there is a real opportunity to make a permanent and profitable connection with a concern doing a national business, with offices in 45 cities, selling visible record systems. Salary and commission. Full particulars at Annual Business Show, Booth 96 and 97, Grand Central Palace, NOW—Index Visible, Inc. Ask for Mr. Brantley.

ADVERTISING.

Permanent connection with established organization offering an exceptional illustrated sales service to manufacturers. Minimum earning $2,800 on commission. Assured full co-operation and protection. Write particulars for appointment, Box 86, 2001 World Tower Bldg.

YOUNG man wanted having experience as stock clerk with automobile parts and supplies; must have some knowledge of bookkeeping; no others need apply; work all year around. Apply to Andy's Garage, Long Branch, N. J. Phone 24.

ADVERTISING solicitors on Bronx newspaper; commission; experienced men only. Call between 9 and 10, 317 East 149th, room 8.

Salesmen.

WANTED.

AN ESTABLISHED FINANCIAL INSTITUTION DESIRES THE SERVICES OF 6 HIGH-GRADE MEN WHO CAN INTELLIGENTLY PRESENT ITS PLAN CLOSING MORTGAGES TO PROSPECTS WITH WHOM APPOINTMENTS HAVE BEEN ARRANGED AND WHO KNOW THE OBJECT OF YOUR CALL; NO STOCK OR INSURANCE; A REAL CHANCE FOR REAL MONEY FOR THOSE WHO DESIRE A PERMANENT CONNECTION; COMMISSION BASIS. PHONE FOR APPOINTMENT OR CALL PERSONALLY, SUITE 1601, 25 WEST 43D ST. (VANDERBILT, 7080, AND ASK FOR MR. WHIPPO.

Employment Agencies.

EXECUTIVE SERVICE CORP.,
8 EAST 41ST ST.

SALESMEN office supplies, acquainted with drug stores, jewelry and stationery stores; Southern and New England territory; preferably married; $40 and expenses to begin.

SUPERINTENDENT of plant, experienced in cabinets, furniture or woodworking; must know operation of 4-17 Kiln; $3,500.

CONTINENTAL EMPLOYMENT AGENCY,
29 BROADWAY.

CREDIT investigator, 3 yrs. bank exp. $1,800
BOSTON Ledger B'keeper, 2 yrs. exp. 1,400
DE-CODER and typist..... 1,200
ELLIOTT-FISHER Operators (8)..... 1,800
MOON-Hopkins Bookkpr., 2 yrs. exp.... 1,200
TRANSFER CLERKS, bank..... 1,200
CLERK, Uptown..... 1,500
STENOGRAPHER, bank..... 1,000
JUNIOR foreign exchange clerk..... 1,000
JUNIOR CLERKS, bank..... 1,000

BROADWAY EXCHANGE AGENCY,
1,482 BROADWAY, ROOM 810.

Sales manager for food products company; only the highest type man with credentials; salary no object.
MILDRED D. MacFARLANE, PROP.
JESSIE POWELL ARNOLD, MGR.

WEAVER EMPLOYMENT SERVICE,
17 EAST 45TH ST.

Salesman, automobile equipment manufacturers, college man preferred, $150 monthly; junior stenographer, $80 monthly; clerks, $18. No registration fee.

UNIVERSITY EMPLOYMENT BUREAU,
70 WALL STREET.

Transfer clerks (3)..... $25
Bookkeepers (5), banking expr..... $23-$30
Stenographers, some expr..... $78 mo.

BROADWAY EMPLOYMENT SERVICE,
9 Church St.—Bookkeeper, $100 month; Jr. Compensation Operator, Ledger Clerk, Jr. Stenographer, Jr. Clerks.

ROYBORNE, INC., 2 RECTOR ST.
Steno., good opportunity, $25; young man, some technical knowledge, understand bkpg. and typewriting, opportunity $30 at least.

SALES MANAGER, experienced, with large firm; stock house bookkeeper, $25; runners, office boys. Davidson (Agency), 74 Broadway.

DAVID AGENCY, 17 West 42d St.—Salesmanager, high-class man; salary open.

Employment Agencies.

AMERICAN EMPLOYMENT EXCHANGE, INC.

UPTOWN OFFICE,
10 EAST 42D STREET.

DOWNTOWN OFFICE,
115 BROADWAY.

AN IMPRESSION EXISTS
that the first part of the week is the most likely time to secure a position. It is a mistake.

ON FRIDAY AND SATURDAY
more new positions are listed with us than on any other day of the week, as employers prefer to start new employes on Monday morning.

OUR CLIENTELE
thirty thousand of the finest business houses in town know of our capabilities and therefore most of them use us exclusively, thereby making us the only gateway into many of these finest institutions.

AVOID THE EARLY
MONDAY MORNING RUSH
call on us today or tomorrow and secure the position you want before it has been listed by us in the Sunday paper. You will also save several days' time in this way.

"The AMERICAN is the BIGGEST and BEST."

MUTUAL BUSINESS SERVICE, INC.,
Room 907, 280 Broadway.

Meeh, draftsman, locate N. J., $40; draftsman, mech., $30-$35; arch. draftsmen, $25-$30; statistician, acct'g. and financial exprs., $25-$40; statistician, tech. grad., $35-$40; secy.-steno., light type, $30; steno. clerk, L. I., $25-$30; shipping clerk, Bronx, $22; shipping clerk near 42d St., $25; bkpr.-steno., $20-$25; steno., beginner, $70 mo.

Instruction.

CHANGE JOBS! GET MORE MONEY!
Don't risk it until you make sure it is the work for which you are naturally fitted. Let our experts, from scientific study of your face, tell you the work you will enjoy and achieve greatest success. If financial independence and greater happiness interest you, call, write or telephone Bryant 1292 for full information. Booklet "Getting Measured for Greater Success free. Millard Parr and Associates, 114 West 42d St.

SHALL I STAY? SHALL I GO?
Before seeking another position, find out what your life work should be; our trained analysts will know from the study of your face the right job for you; this study is based on scientific laws; ask us all about it; booklet "X" free. Fulton Institute, Bar Building, 30 West 44th St. Tel. Vanderbilt 2582.

ACCOUNTANCY.
Are you interested in training for the C. P. A. degree or for an executive position as Controller, Treasurer or Office Manager? If so, investigate the professional courses at Pace Institute. Write for helpful booklet, "Making Good," and Bulletin 39. Pace & Pace, 30 Church St., New York.

AGENTS WANTED.

EXCLUSIVE, protected territory in Richmond, Kings, Queens, New York, Bronx, Westchester Counties and Newark, N. J., for live men to build up steady, profitable, post-order business on new, patented, all-rubber puncture-proof pneumatic tube for automobiles; thoroughly tested; $200 capital required; give references and selling experience when you write for appointment and demonstration. G 483 Times.

FOR SALE

Unscrupulous persons sometimes respond to advertisements. Readers are warned against entering into negotiations without full investigation.

STOVE AND BOILER REPAIRS.
FORCE-FAIN, enameled and black combination coal and gas ranges, steam and hot water heaters, laundry stoves; also repairs of all makes. STOVE REPAIR CORPORATION, 229-236 Water St., cor. Beekman, N. Y. Branch, 184 Mulberry St., Newark, N. J.

BILLIARD AND POCKET TABLES.
New and second-hand; low prices; easy payments. THE BRUNSWICK - BALKE - COLLENDER CO., 39 West 32d St., near Broadway.

ADDRESSOGRAPH, model F2; addressograph graphotype, model G, 2 stencil cabinets and drawers, with 40,000 names of rated department stores and dry goods retailers; Standard envelope sealer, model M. Madison Textile Corporation, 115 East 23d.

FIVE dining room tables with marble tops, 46 chairs; 36 pr. of marble and mirror. S. J. Allison, 17 Whitehall St.

ENLARGING lantern, 4x5; ingento 6½-inch condensers; fine condition. Audubon 1758.

FINE lot second-hand books; classics, fiction, &c.; no dealers. Audubon 1758.

WARDROBE trunks, sacrificed, $10; English leather goods. 50 East 89th, near Madison.

House Furnishings.

SAVING THE DEALER'S PROFITS.

We are the Factory.
We are the Dealer.

By eliminating the dealer's and jobber's profits, cutting factory costs, reduction of overhead to a minimum, enables us to offer you

6 FACTORY LOFTS OF FURNITURE.
Qualities unequalled and amazing.

AT POSITIVE SAVINGS OF 25% TO 50%.

Wholesale jobbers of furs, distributors of Simmons and Englander products and

EVERYTHING FOR THE HOME.

Catalog 47 on request. Phone Rhinelander 4360.
Open evenings till 9, Saturday 10.

BIG "G" FURNITURE WORKS,
203-207 East 76th St.
Just a step east of 3d Av. "L" station, New York City.

FURNITURE AT STRICTLY AUCTION PRICES.
I, Seidis, auctioneer, offers to the public the entire stock of the Manhattan Auction Rooms, which he will sacrifice
AT 50% ON THE DOLLAR.
ENTIRE STOCK MUST BE SOLD WITHIN THE NEXT TWO WEEKS.
$100,000 Worth of the Finest
BEDROOM SUITS, DINING ROOM SUITS AND LIVING ROOM SUITS
and a large assortment of old pieces.
DEALERS:—Don't fail to attend this unusual sale. Good chance for you to make money.
FIFTH AVE. BUREAU — A chance of a lifetime to furnish your home at less than half the cost.
MANHATTAN AUCTION ROOMS,
127 East 125th St. Harlem 0619.
Between 3d and Lexington Avs.
OPEN EVERY EVENING.

THROUGH illness, entire magnificent furnishings 7-room apartment; very beautiful dining set, 12 pieces; living room set; grand piano, walnut and ivory bedrooms; rugs, nine pieces black lacquer and terra cotta, lamps, fishes, glass, kitchen. Apartment 3C, 597 Riverside Drive, corner 136th St.

LEAVING for Europe, sell mahogany bookcase, complete single bed, Oriental rugs, player piano, Columbia grafonola, Sevres vases, signed bronzes, beautiful electric chandelier. 400 Riverside Drive, Apt. 6A. Cathedral 7967.

ORIENTAL RUGS.
Hundreds Oriental rugs; room-size Persians, $75, $85, $145; smaller, $35, $25, $48, and others. BELOW WHOLESALE. Tatelman Bros., 2066 Lexington Av., 41st.

ORIENTAL RUGS, special shipment, 200 pieces offered at 1-3 off; large and small sizes; prices plainly marked. Oriental Rug Works, 30 West 46th St.

OAK book cases, tables, couches, typewriter, vacuum cleaner; sell out, Friday after 12. 888 Riverside Drive, Apt. 1A.

MAJESTIC electric heater, 110 V., 4-ft. wiring; reasonable. H 1179 Times Harlem.

RUG, table, chairs, &c. Call Saturday after 1 and Sun. 148 West 16th. Chelsea 5780.

Jewelry.

LADY sacrificing gorgeous blue-white diamond engagement ring; studded platinum setting; $800; paid $1,850; appraisal. L 925 Times Downtown.

DIAMOND solitaire ring, six carats, perfect blue-white, cost $2,900; must raise cash; sacrifice $1,490. A 1149 Times Harlem.

COST $700—Heavy, durable platinum diamond (6 full-cut diamonds) wrist watch; price $300. E 661 Times Downtown.

EXCEPTIONALLY fine flexible platinum bracelet, made to order; 42 large, perfect diamonds; $700; cost $1,600. N 409 Times.

EXQUISITE platinum lavalliere, single drop, five large perfect diamonds, $400; cost $900. L 894 Times Downtown.

WIDE, flexible platinum diamond bracelet; lady sacrificing; very cheap. K 172 Times.

Office Furniture and Supplies.

DESKS, new, sanitary, mahogany, flat-top, $29, factory close-out; chairs, tables, &c., in proportion. American Desk Co., 63 Greenwich St. Bowling Green 10293.

DOUBLE flat desk, $35; quartered oak, double type desk, $30; chairs, tables, cabinets, dictaphone; other bargains. M. Davidson & Bro., 30 Broad St. Broad 4650.

Office Furniture and Supplies.

THE ATLAS DESK CO. ANNOUNCES ITS FIRST CLEARANCE SALE OF MEDIUM PRICED DESKS, CHAIRS, &C., EXCEPTIONALLY CHEAP; MERCHANDISE IN WINDOW DISPLAY ALSO FLOOR PLAINLY MARKED; OTHER EXCEPTIONAL VALUES IN HIGH-GRADE GENUINE MAHOGANY AND WALNUT COMMERCIAL FURNITURE. 17 WEST 40TH.

OFFICE FURNITURE for sale, also Elliott-Fisher billing machine. Wales adding machine, Felt & Tarrant comptometer. Underwood bookkeeping machine, steel filing cabinets, cheap. M. Goldstein, 1,225 Broadway.

SACRIFICE: Most Vacant Warehouse. Big bargains, desks, tables, chairs, files, new and slightly used, in oak and mahogany; prices 25% lower than elsewhere. DALLEK BROS., 489 Broadway. Canal 0931.

BIG BARGAINS—Slightly used office furniture, oak or mahogany desks, chairs, files, tables, leather furniture, typewriters, adding machines, multigraphs, addressographs, time clocks and safes. Nathan's, 482 Broadway.

HEGEMEYER'S sale of office furniture to satisfy creditors; we will sell everything, new and used, at once, for cash; bed-rock prices; quick action. U. S. Desk Company, 178 Madison Av., at 34th St.

BELKNAP ADDRESSING MACHINE, STENCIL CUTTERS, STENCIL FILE CABINETS. NEW YORK WAIST STORES, 116 WEST 30TH.

VISIT store at 78 Spring St. for bargains in slightly used commercial furniture, high-grade office equipment at sacrifice prices offered at 43 John St. Charles Schachne. Telephone John 2023.

ELLIOTT-FISHER, 24-inch, on mahogany drop platen desk; also addressograph cabinets, frames, &c.; bargains. Haugher, 299 Broadway.

ADDING MACHINES, addressographs, mimeographs, multigraphs, typewriters, check writers bought, sold. Eagle Co., 383 Broadway, Canal 0621-2.

DESKS, CHAIRS, TABLES, CABINETS. Greatest sale ever; come and see for yourself; need space. American Desk, 322 West 59th St. Columbus 3062.

FOR SALE—Mahogany desk and office partitions; French design; well sacrifice. De Hachs, 370 7th Av., N. Y.

MONROE calculator, also comptometer, key lock model, like new; bargain. Barclay 4216.

Musical Instruments.

PIANOS—PLAYERS AND GRANDS ON VERY EASY TERMS.
REBUILT AT OUR FACTORY.

Schmer Grand..... $300
Steinway & Son upright..... 350
Weber upright..... 250
Wilbur upright..... 150
Robert Wilson upright..... 110
Mason & Hamlin organs..... 100

EVERY INSTRUMENT GUARANTEED.
Schubert new uprights, players and baby grands at very moderate prices.
SCHUBERT PIANO WAREROOMS,
148 West 125th St.

ALMOST NEW GRAND PIANOS.
STEINWAY, mahogany, miniature grand.
KNABE, mahogany, miniature grand.
KRANICH-BACH, mahogany, miniature grand.
MASON-HAMLIN, mahogany, Style A grand.
STEINWAY, mahogany, Style O grand.
Time payments given, old pianos taken as part payment.
M. CURTIS,
3,068 Lexington Av., 125th Subway Station.

STEINWAY, Chickering, Hardman, Bohmer uprights; electric player, miniature grand and upright; other excellent opportunities for sale and rent. Bruks, 374 Columbus Av., Schuyler 1207.

STEINWAY concert grand, dirt cheap; chance for church, hall, dancing, studio or picture theatre. Private, 218 West 72d.

STEINWAY Duo-Art piano; cost $3,700; going abroad, will sell $1,800 cash, including all rolls. 328 West 106th.

STEINWAY mahogany baby grand, like new; must sell. Hygade, 104 East 126th.

Typewriters.

TYPEWRITERS — 100 Remingtons, L. C. Smiths, Underwoods and Noiseless; originally intended for export; sacrifice $36, rentals. Beekman 4087. United Typewriter Co., 116 Nassau.

TYPEWRITERS — Underwoods, Remingtons, L. C. Smith, Coronas; like new; $30 up; typewriters rented, 3 months $5 up. Brown Typewriter Co., 298 Broadway. Worth 5340.

Wearing Apparel.

HUDSON seal coat, beaver collar, like new; very cheap. Audubon 4930.

WANTED TO PURCHASE.

BOUGHT for highest cash prices, contents of residences, apartments, hotels; pianos, works of art, books, bric-a-brac, carpets, rugs, &c. Jones, 161 East 125th, Harlem 3787.

FURNITURE WANTED.
Highest cash prices contents houses, apartments; pianos, rugs, works of art, &c. Henry, 119 University Pl. Stuyvesant 0677.

WANTED—Pay full value contents apartments, houses; pianos, books, paintings, bric-a-brac. Miller, 120 University Place. Stuyvesant 8783.

FURNITURE PURCHASED FOR CASH.
High-grade furniture, contents of houses, paintings, porcelains, bronzes, rugs, jewelry, &c. Sparks, 18 W. 46th St. Tel. Bryant 1925.

HIGHEST cash for furniture, contents houses, apartments; pianos, china, rugs, bronzes, &c. Polson, 157 East 47th. Stuyvesant 10161.

OFFICE FURNITURE of every description, in small and large quantities, bought for cash. Telephone 10483 Bowling Green.

CANADIAN manufacturer will buy brief plant or factory near city bank; East preferred; details and price. Box W 66 Times.

WANTED—Grand piano, also upright piano. F. Fox. Telephone Harlem 4066.

AUTOMOBILE EXCHANGE

Dishonest persons sometimes respond to advertisements. Care should be exercised and full investigation made before entering into negotiations. Telephone Bryant 1000. Rate 65 cents an agate line.

ALCO CHASSIS, suitable for wrecking car, light truck, 1,200. 408 West 39th.

AUST. DAIMLER 1922 Special Sport 4-Pass.
PIERCE-ARROW 1921 Spec. Holbrook Land.
PIERCE-ARROW 1919 Limousine.
CUNNINGHAM 1921 Sub. Sedan, 7-Pass.
LOCOMOBILE 1923 Sport, 4-Pass.
LAFAYETTE 1923 Fleetwood Sport Sed.
LAFAYETTE 1921 Touring Sport Model.
CADILLAC 1921 Limousine Sub. Sedan
CADILLAC 1919 Collapsible Cabriolet.
PANHARD 1921 Town Brough., 4-P.
LINCOLN 1923 Sport Special Sport.
LINCOLN 1921 Holbrook Town.
LANCIA 1921 Fleetwood Cabriolet.
FIAT 1921 Landaulet Sed., 6-P.
FIAT 1921 7-Pass. Touring.
DOUGLAS C. BORDEN, INC.
1,800 B'way (51st-52d). Columbus 6970.

CADILLAC, Healy cabriolet, late model; elegant condition throughout.
CADILLAC "59" sedan.
CADILLAC "59" touring.
George Lamberty, 2,081 Broadway. Col. 9810.

CADILLAC, 1921, AMESBURY SUBURBAN sedan, Rolls Royce equipment; perfect throughout; sacrifice. Col. 7354. Lawrence, 1,595 Broadway.

CADILLACS, USED CARS, ALL MODELS.
Detroit Cadillac Motor Car Corp.,
7 West 61st St. (Car Dept.)
PHONE COLUMBUS 7700.

CADILLAC PHAETON—BARGAIN, 1,800. 1919, four-passenger, like new. Inspected 1,115 Webster Av. Jerome 0583.

CADILLAC 1923 COUPE.
Four-passenger, small mileage, extra new tires. Room 227, 1,834 Broadway. Col. 9340.

CADILLAC "59" Amesbury suburban, 7-passenger sedan, like new; customer's car. Holmes Coach Works, 318 West 53d St.

CADILLAC coupe, four passenger; perfect condition; newly painted; four new tires; sacrifice. Columbus 2440. Miss Wise.

CADILLAC 1919 car, special sedan top, built for exhibition, wonderful car, new throughout, will sacrifice. Penn 8718. Dept. 2.

CADILLAC sedan, 1921, new body, excellent condition; run only 9,300 miles; must sell. Clayton, 427 West 42d.

CADILLAC 1921 coupe, like brand new, mechanically perfect; bargain. Telephone Columbus 8565.

CADILLAC 7-pass. touring, like new. Rolls-Royce, 250 West 54th St. Circle 3925.

CADILLACS, landaulets, limousines; monthly or otherwise. Schuyler 6833. Callahan.

CADILLAC late 1921 coupe, 4 passenger; big sacrifice. $2,900. 164 West 76th.

CADILLAC 1921 sedan, like new; sacrifice. Scott, 124 West 82d. Circle 9220.

CADILLAC touring car, 1917, running condition. Inquire Watkins 9354.

CADILLAC, 1921 coupe; very reasonable. 136 West 56th. Circle 3817.

CADILLAC 1921 suburban sedan; cheap. 144 West 56th. Circle 3817.

COLE sedan, 3,000 miles, wonderful bargain. Rolls-Royce, 250 West 54th St. Circle 3925.

CUNNINGHAM, 1920, TOURING, LIKE NEW; REASONABLE. Longacre 0016.

DANIELS 1920 SUBURBAN SEDAN.
George Lamberty, 2,081 Broadway. Col. 9810.

DELAGE roadster, late model; 3,000 miles; big saving. Rolls-Royce, 250 West 54th St. Circle 3925.

DODGE BROTHERS USED CARS, ALL TYPES.
Sedan, coupe, touring, runabout and commercial.
All are reconditioned and guaranteed.
Time payments.

BISHOP, McCORMICK & BISHOP,
Exchange Car Department,
1,242 FULTON ST., BROOKLYN.
Phone Decatur 4100.

DORT Sedan 1920, 5-passenger; excellent condition. 1,450 East 14th St., Brooklyn. Phone 0202 Midwood, after 5:30 P. M.

ESSEX cabriolet roadster and coach, newly guaranteed; inspection invited. Hudson Motor Car Co., 1,842 Broadway; open evenings.

ESSEX touring and sedan, latest series; guaranteed by Hudson Motor Car Co., 1,842 Broadway; open evenings.

FORD — 1923 — FORD.
$120 DOWN, $5 WEEKLY.
NEW SEDANS, TOURINGS, COUPES.
MacKenna, Wade, 3074. Evenings Billings 2011.

FORD 1921 Taxi Landaulet with clock. Brown and White, $295. Rec Motor Car Co. of N. Y. Inc., 54th St. and B'way. Circle 1271.

FORD FORD FORD
Trucks and delivery cars our specialty; lowest prices; easy payments. Wadsworth 3030.

FORD Coupe, 1922, perfect condition; modern accessories. Call Wadsworth 3118 for demonstration.

FORDS—Prices reduced again; all models; time payments. Authorized Agency, Wadsworth 0756.

FORD sedan, coupe, touring, roadster, commercial. 20th Century Auto, 250 West 54th.

FRANKLIN sedan, 1921, Al condition. Like new; all accessories; all new tires. Walter Northield's Garage, 520 West 147th,

BUSINESS OPPORTUNITIES

Rate 15 cents per word.

Bank and business references required under this classification.

Unscrupulous persons sometimes respond to advertisements. Readers are warned against negotiations without full investigation.

CAPITAL TO INVEST.

MERCHANT with wide experience in wholesale and retail trade desires to enter as active partner an established and prosperous business in which his capital would be devoted to enlarging the concern, and not for financial rehabilitation. Advertiser could start by putting in $15,000, with an additional $10,000 later if circumstances warranted. B 1001 Times Annex.

WILL INVEST $10,000 in legitimate business; interview morning only. Frank Arguiess, 6 Beekman, Room 311.

CERTIFIED ACCOUNTANT (New York); small clientele, seeks partner; investment if necessary. C 709 Times Downtown.

WILL pay cash any quantity radio, electrical or auto parts; correspondence confidential. Addison, 339 Canal St.

WILL INVEST CAPITAL equal to any amount in established financing business; no mortgages. M 128 Times.

YOUNG MAN, 25, energetic, reliable, will invest $1,000-$2,000, with services, legitimate business. Jay, M 102 Times.

PRINTING PLANT, big business, long lease, wants partner; $1,000 up. 300 West 126th.

CAPITAL WANTED.

GENUINE opportunity for two more bright, energetic, American college men, recently graduated or to graduate next June, to be assistants to nationally known man and become affiliated with group of representative men in a motion picture enterprise of the highest order endorsed by college presidents, boards of education, the Church, patriotic societies and prominent men and women throughout the United States; applicants must submit references which will stand strictest investigation; object: to thoroughly learn actual motion picture making with view, when ability warrants, to become head of respective department; only men who are sincere and willing to work hard will be considered; those selected will be required to invest not less than $10,000 in the corporation as a guaranty of their sincerity, and should be willing to start at small salaries until their efforts warrant promotion; write immediately for interview. W 28 Times.

PARTNERSHIP opportunity offered experienced business man to take half interest in wholesale mercantile importing business, organizing, assured large profits; capital required $10,000 to $15,000; kindly give detailed former business experience. L 570 Times.

PARTNER, young man, in established Christian manufacturing concern; $1,500 to $3,000 required; no brokers; call in person. Corporation, 17 Dean St., Brooklyn.

CORPORATION, having developed high grade service selling to banks, desires to raise more capital; willing to give controlling interest; investigation invited. M 79 Times.

GRADUATE MECHANICAL ENGINEER wanted with $8,000 to invest in well established engineering corporation. E 650 Times Downtown.

TEA ROOM, fine location; opportunity for party $4,000 cash. E 282 Times.

BUSINESS CONNECTIONS.

LAWYER, college and law school graduate, of twenty years' practice in New York City, desires position, preferably with trust company, national bank, financial or business corporation or with law firm which is counsel for a banking institution, where special legal and business training and experience of four years as resident attorney of a large trust company in New York City may be of especial value; other legal experience of a corporate, commercial and estate's nature; no court work; European experience, including the Scandinavian countries and Russia. Interview desired. Confidential. Reply P. O. Box 180, East Orange, N. J.

AUTOMOBILE DISTRIBUTER, handling one of the most popular four and six cylinder lines, is establishing dealers in Manhattan and Bronx; only a few selected locations available; splendid opportunity to handle one of the best sellers, supported by strong local organizations. Write for appointment, W 66 Times.

$35,000 CASH will purchase control of $100,000 corporation in a very high-grade manufacturing business, whose estimated earnings for 1923 will be ample to make this investment very desirable and profitable. The business is stable and permanent and will stand thorough investigation. An additional and final payment of $25,000 is required out of a portion of the profits earned after the purchaser has got his money back. Executive ability necessary, and the purchaser would have to satisfy the vendor as to character and integrity. L 527 Times.

INSURANCE executive, familiar with formulation and development of policies covering industrial risks, is wanted by technical organization; no investment; answer for interview, stating previous experience. Address D 1024 Times Annex.

SAN FRANCISCO business-professional man (construction-development), own office, familiar whole Coast, shortly returning, desires responsible, reputable commissions; immediate compensation immaterial; durable connections preferred. G 251 Times.

5TH AV. dressmaker and importer with enormous out-of-town trade desires lady partner or ladies' tailor with New York trade. Write Box 233, 1,367 Broadway.

AUTOMOTIVE CO. offers exceptional opportunity for high-class sales executive of proven ability; exchange of references necessary. L 537 Times.

YOUNG MAN wanted with $1,000-$2,000 to work into position of assistant manager by Christian firm established seven years now enlarging. T 171 Times.

SALES MANAGER has office and well organized sales force; will distribute staple line of food products in Philadelphia and vicinity. S 830 Times Downtown.

$10,000 AND $200 monthly accident insurance, $10 year's cost; old, reliable company. John A. Parker, agent, 15 Broad St., N. Y. Established 1900.

BEAUTY SHOP wanted, between 65th and 125th Sts., west side; give full particulars, terms payment. K 183 Times.

FOR substantial business opportunities and connections, consult Supply & Demand, 1,823 Broadway.

GENTLEMAN, reliable, going to southern California, will execute commission. M 69 Times.

FOR SALE.

BUSINESS FOR SALE—A four-year established furniture business; stock $15,000; outstanding accounts $8,000; good location; reason for selling, to retire; also building for twelve families, four stores. If desired address Box 201, Danbury, Conn.

VALUABLE 5-year lease, Rockaway Beach, 116th St., exceptional location, store very desirable for shoes or delicatessen; will consider experienced partner. Box 87, 2501 World Tower Building.

MOTION-PICTURE THEATRE for sale; 500 seats; 10-year straight lease; main thoroughfare, Brooklyn; price $2,500; $1,500 cash required; bargain. H. B. Levy & Co., Room 917, 152 West 42d.

HOSIERY commission office for sale, 350 Broadway; complete line of samples from different mills; will sacrifice at low figure. Hosiery Store, 126 Clinton St., New York.

MILLINERY STORE, Broadway, vicinity 90th; showing substantial profits; elegantly equipped; sacrifice $2,500; worth double; ack quickly. Crowe, Times Bldg.

GARAGE, Manhattan, capacity 350; present storage, $7,000 monthly; $50,000 security required; balance easy terms. Phillips Co., 47 West 42d.

DRESS PLANT for sale; ready to work; cheap rental; Holmes protection; will sacrifice. Goldleaf Dress, 8 West 18th.

GARAGE, Yorkville; capacity 170; now 125; storage $27; $15,000 required. Phillips Co., 47 West 42d.

LEASE fixtures, shoe store, established 6 years, busy subway express corner; reason other interest; $2,000. L 589 Times.

MILLINERY plant, fully equipped, for sale, reasonable. Harry Sherman, 208 Greene St.

IMPORT, EXPORT, active business sacrifice, with or without furniture; phone; lease cheap. M 125 Times.

UP-TO-DATE roller skating rink and dance hall combined, for sale. B 1296 Times Annex.

MISCELLANEOUS.

MOST DESIRABLE LARGE CORNER STORE, balcony and basement, in exclusive business section. Apply Supt., 57 West 70th.

BUSINESS LOANS.

LOANS UP TO $5,000 for one year or less, weekly or monthly payment plan; no chattels, no pawns, no assignment of salary required. Character and earning power the basis of credit.
THE MORRIS PLAN COMPANY,
Main Office, 961 Broadway.
268 Grand St. 26 Court St., Brooklyn.
361 E. 149th St. 1,039 Pitkin Av., B'klyn.
1 Union Square. 804 Manhattan Av., B'klyn.

EMERGENCY FINANCING—Our clientele includes many successful and respected merchants; jewelry collateral only; large or small amounts; strictly legal rates. J. E. Lemon & Co. (Est. 1870), 478 6th Av., at 29th St. Telephone Watkins 4198.

MONEY! MONEY MAKES MONEY!
Money loaned in any amount on diamonds, jewelry, silverware; safe deposit vaults; special rate for short-time loans.
EQUITABLE PLEDGE SOCIETY, INC.,
3 EAST 14TH ST.

FINANCING MORTGAGES, RENT ASSIGNMENTS ON ANY GOOD COLLATERAL. SEE US. MONROE DISCOUNT CORP., 1,123 BROADWAY.

AUTOMOBILE OWNER can obtain loans and continue to use car; representative calls and explains proposition; confidential. Friedman, Bryant 2385.

LIBERAL LOANS automobiles, trucks, storage or your possession; confidential. Green, Bryant 2385.

IMPORTS, exports, financed through banks, loans, good collateral. Goldwater, 1737 Broadway. Circle 4580.

BUSINESS SERVICES.

COMPLETE BUSINESS PUBLICITY.
Experienced newspaper men act as publicity counsel, prepare news articles, sales letters, booklets, prospectuses; plan and execute sales and money raising campaigns; complete printing, multigraphing, addressing and mailing plant for quality and quantity production; rush work, day and night service; dependability, promptitude, accuracy.
Just Phone or Write
A. W. CLARKE COMPANY,
8-10 Bridge Street,
Bowling Green 8774.

MY SALES LETTERS bring results because they are scientifically written. Durant, 161 Water St. John 4194.

ACCOUNTANTS—We buy and sell clienteles one account and upwards. L 918 Times Downtown.

CIVIL ENGINEER, 85, WINS $115,450 SUIT

L. Hussey Gets Verdict Against De Witt C. Flanagan for Work on Cape Cod Canal.

DECLARES IDEA WAS HIS

Justice Callaghan Upholds Contract and Plaintiff Gets Full Amount After Long Litigation.

After many years of litigation for what he contended was due him for his work in the promotion, financing and construction of the Cape Cod Canal, Levi Hussey, a civil engineer, 85 years of age, yesterday obtained a verdict of $115,450 against De Witt C. Flanagan of Long Lake, N. Y., before Justice Stephen Callaghan in the Supreme Court in Brooklyn.

"I am satisfied," said Mr. Hussey, when the jury at the direction of the Justice returned the verdict for the full amount sued for. Mr. Hussey gave his testimony with the aid of an ear trumpet. He asserted that for eight years he worked to arouse public sentiment in favor of the canal. As a result of his efforts he declared the Legislature of Massachusetts passed laws authorizing the building of the canal and the formation of a $6,000,000 corporation to finance the work.

He testified that Mr. Flanagan agreed to give him $15,000 in bonds and $100,000 in stock when the canal was completed. In his suit Mr. Hussey sought specifically to have the agreement entered into with Mr. Flanagan enforced. Mr. Flanagan in his defense said that it was he who had interested Belmont & Co. in the project and that whatever work Hussey did was merely during the preliminary stage, which was finally completed after years of effort on his own (Flanagan's) part.

Mr. Flanagan admitted that an agreement such as Mr. Hussey testified to existed, but he asserted that it had been abrogated, having been made when he and Hussey expected to make a contract with a certain banker, which was never made. Mr. Flanagan admitted that he received $250,000 in bonds of the Cape Cod Canal Corporation and $1,400,000 in stock, but declared that he had spent $300,000 of his own money.

Justice Callaghan decided that the agreement in question was valid as a matter of law and that there was nothing for the jury to consider. Mr. Hussey lives at 194 Bainbridge Street, Brooklyn.

STILLMAN MAKES HIS THIRD APPEAL

Counsel Asks Justice Seeger to Set Aside Referee's Report Exonerating Wife.

A third Supreme Court Justice was appealed to yesterday by lawyers for James A. Stillman to set aside the referee's report which exonerates Mrs. Stillman, upholds the legitimacy of Guy Stillman and finds the banker guilty of misconduct.

The third effort to get one Supreme Court Justice to rule against another was made yesterday in a motion to Justice Seeger. At the request of counsel for Stillman, their motion to set aside the referee's report was placed on the calendar for hearing before Justice Seeger at Poughkeepsie tomorrow.

The new attempt to move the case into another court took by surprise John F. Brennan, lawyer for Mrs. Stillman. After the papers were served on him, he said:

"It is simply an eleventh-hour attempt to open up the whole case, but I have no fear of the outcome. The only possible course that I can see for the other side is an appeal to the Appellate Court, and I do not understand the efforts to carry the case about from one Judge to another. Nevertheless, we will be at Poughkeepsie on Saturday to fight this new move."

3 Rescued Fishermen Arrive Here.

Three fishermen, Oscar Stephenson, Paul Henley and Walter Van Sawn, all of Tampa, Fla., arrived yesterday on the tanker S. M. Spaulding, which picked them up in Florida Straits Oct. 22 after their motor boat had been disabled.

PUBLIC HEARINGS ON BUDGET END

Board of Estimate Has Quiet Session—No Opposition Appears.

HYLAN DWELLS ON BUSES

Says Legislature Prevented City From Making Money on a Five-Cent Fare.

The second and last public hearing on the tentative budget for 1923 was held by the Board of Estimate yesterday and it was one of the quietest sessions during the present administration. No one appeared in opposition to the budget, which is tentatively placed at $361,767,565.58. From now until Oct. 31 it is subject to revision downward. The Mayor talked on nearly every subject except that of the budget.

"I notice there are headlines in the newspapers because some one bought a bus or two in order to put to work some poor unemployed fellow," was the Mayor's comment upon the disclosures regarding the bus situation now being brought out by the Transit Commission. "If the Legislature had permitted the city to have its way no one would have been running buses except the city, and we would have made money on the five cent fare instead of some one else."

"I do not agree with you that there is money in a five cent fare," interposed Mr. Browne. "There may be in a ten cent fare."

"Oh, yes, there is money in a five cent fare on those buses," the Mayor insisted. "Do not forget that the present routes are only makeshift services, but if we had succeeded at Albany we would today be having well lighted, well ventilated and substantial vehicles—yes, hundreds of them. The people are going to have them, and they are going to drive out of office the high paid Transit Commissioners, including the latest acquisition to the coterie, Clarence J. Shearn. It is too bad the people must pay those gentlemen in order that they may get seats in the subway. Those gentlemen are serving the interests, not the people."

Commenting on the fact that no protests were voiced against the proposed budget, Mr. Browne said he ought "to hand a pair of white gloves to the Mayor, since it is a custom in England to hand the Justice a pair of gloves when the calendar is cleared for the day."

"See that they are not Calder gloves from Littauer," suggested Controller Craig.

10,877 POLICE FAVOR HOSPITAL FOR FORCE

Enright Reports Result of Canvass —1,551 Cases and $363,958 Spent in Year.

Members of the Police Department are overwhelmingly in favor of a Police Department hospital for the treatment of their injuries and illnesses and those of their families, as shown by the results of the canvass by Police Commissioner Richard E. Enright, made public yesterday. The Commissioner said that 10,877 members voted in favor of a police hospital and only 510 opposed it.

Commissioner Enright early this month forwarded questionnaires to all members of the department in regard to illnesses and injuries of theirs or in their families during the last year. Replies showed a total of 1,551 cases among members of the department and their families requiring treatment at home or at hospitals in the last year, and that they expended $363,958 for treatment in that period.

Policemen are held to be entitled to aid in paying for medical treatment from the department relief fund, now aggregating about $1,000,000, from receipts of police field day games. Commissioner Enright said that the fund practically would be wiped out if money was taken to pay for the medical needs of all the members of the department. He said he would like to pay for many of them, but could not decide which should receive assistance.

The replies also showed that in the first eight months of this year 275 members of the department were treated at hospitals, showing that about 400 a year would use the beds of a private hospital if one were established, it was said.

The Commissioner was asked whether he would try to have a police hospital established. He said, "I am holding the matter in abeyance."

The last police field day games at Jamaica race track, held on Sept. 9 and 16 of this year, netted the relief fund $365,000. Out of this fund the department aids widows and families of slain policemen and others needing assistance, and purchases uniforms for police reserves.

SAILS ON SIXTIETH VOYAGE.

Prominent Passengers Leave on Liners for England and Mediterranean.

Robert McLean of Baltimore sailed yesterday on the Cunard liner Scythia on his sixtieth voyage across the Atlantic. Others on board were: W. J. Edwards, head of The Topical Press, of London; Mrs. Alfred Hayman, widow of the theatrical manager; F. N. Hillier of The London Times, Dr. Frank Kidd, F. R. C. S., returning to his practice in London; Major Anson Maher, going back to his estates in Ireland, and R. McEwan, Superintendent shipwright of the Anchor Line, who came out on the Tuscania to superintend fitting her out to comply with the Italian laws, as she is now in the Mediterranean service.

The Tuscania, newest ship of the Anchor Line, left yesterday on her first trip from this port to the Mediterranean. Among those on board were Mrs. Sidney Ashmore and Miss Betty Ashmore, Mr. and Mrs. Dorsey W. Hyde, the Misses Ida and Annie Lewisohn, Mrs. Isabel Oakley, aunt of Violet Oakley, artist; Mr. and Mrs. T. M. Ogden and Miss Sarah G. Weeden, former actress.

George Bistany, circus proprietor, sailed on the vessel to go to Egypt and replenish his menagerie and do some big game hunting.

HELD FOR $90,000 THEFT.

Former Brokers' Messenger Charged With Stealing Stock.

Irving Miller, 23, of 261 Hutton Street, Jersey City, former messenger for Clark, Childs & Co., stock brokers, was held in $80,000 bail for examination Nov. 2, when he was arraigned yesterday before Magistrate Earle A. Smith in the Tombs Court on a short affidavit accusing him of the theft of $90,000 worth of stock of the Great Northern Railroad Company.

The affidavit stated that Miller had admitted to Detectives August Mayer and Grover Brown, who arrested him, that he had stolen the $90,000 worth of certificates, of which $80,000 are still missing.

Paid 2,100,000 Marks for Sea Trip.

Mr. and Mrs. Henry Bullwinkel sailed yesterday on the American liner Manchuria for Hamburg, the first passengers to travel by the line on a round trip ticket bought in Germany since the line started its service in 1919. They paid 2,100,000 marks for their tickets. The mark was then 3,800 to the dollar, the sum representing a round trip fare of $281.50 for each passenger.

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World's Finest Overcoats

$77.50

So priced because the woolens docked before the increased tariff

SCOTLAND'S most famous looms yielded the deep-pile, fleecy fabrics from which they are fashioned. Handsome big ulsters, smart ulsterettes, stylish Boxy Coats; rich plaid backs. The finest custom-type garments; but priced very much less than their custom-tailored equivalent would cost.

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So priced in observance of our 35th Anniversary

Hart Schaffner & Marx $40 to $65 Topcoats
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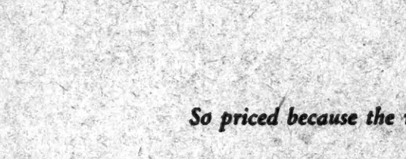

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THE WEATHER
Fair and mild today and Sunday; fresh northeast winds.
Temperature yesterday—Max. 66, min. 54.
For weather report see next to last page.

VOL. LXXII....No. 23,653. NEW YORK, SATURDAY, OCTOBER 28, 1922. TWO CENTS In Greater New York | THREE CENTS Within 200 Miles | FOUR CENTS Elsewhere

FASCISTI REPORTED SEIZING CONTROL OF ITALIAN CITIES

Masters of the Situation as Steps Are Taken to Form a New Cabinet.

KING HASTENS TO CAPITAL

Will Consult Giolitti and Others, but Mussolini Remains the Dominant Figure.

EARLY SOLUTION SOUGHT

Fascisti Assert in a Circular That They Are Loyal to the Monarchy.

Florence, Pisa and Cremona Reported Taken by Fascisti

LONDON, Oct. 28 (Associated Press).—The London Times prints a "message from Italy," without naming the source, saying:

"The Fascisti at 11:30 (Friday night) began a concerted action on several towns. They now are masters of some of the chief towns like Florence, Pisa and Cremona. Communications between North, South and Central Italy have been interrupted.

"Everywhere in these towns they deposed the State authorities and assumed command. It seems there was no resistance and no conflict, except in Cremona, where six Fascisti were shot.

"Everything is quiet in Milan, where there is a great display of troops. There is no news from other centres."

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Special Cable to THE NEW YORK TIMES.

ROME, Oct. 27.—King Victor Emmanuel, who tonight returned to Rome, will confer tomorrow with ex-Premier Giolitti, Signor de Nicola, President of the Chamber of Deputies; Signor Tittoni, President of the Senate; Signor Mussolini, leader of the Fascisti, and Signor Federzoni, leader of the Nationalists. The real negotiations for a solution of the Cabinet crisis, however, are those going on between Mussolini and the other Parliamentary leaders.

No politician is showing any particular keenness for acting as a dummy Prime Minister while Mussolini is the dictator of Italy, but each proposed leader wants to secure the collaboration of the Fascisti, or at least to be assured of their support.

Some believe that a new Cabinet will be formed including ex-Premiers Giolitti and Orlando, with the participation of the Fascisti, but others believe that the Fascisti will take this occasion to perform their long talked of coup d'etat.

Michele Bianchi, Secretary General of the Fascisti, today stated that as it was Mussolini's speech at Naples that determined the Ministerial crisis, Parliamentary precedent required that he be entrusted with the task of forming a new Ministry, but that in any case the Fascisti would now demand six Ministers, including that of the Interior.

Fascisti Withhold Full Plan.

The crisis has left the political parties in a bewildered state. Nowhere is this more obvious than in comments of the newspapers which are the mouthpieces of the various Parliamentary groups. Each announces as certain and imminent the formation of a different Cabinet.

As the situation stands no one knows who the next Premier is likely to be or how the next Cabinet will be constituted, the Fascisti, who are arbiters of the situation, not having shown their full hand yet. The rank and file of the Fascisti are overwhelmingly in favor of non-participation in the Government until the general elections, when they hope to secure a sufficient number of seats in the Chamber to enable them to take power with a Cabinet composed entirely of Fascisti. They point out that even if they now received the six Ministries which they demand they would be unable to pass the reforms they advocate, because they have not sufficient strength in the Chamber, only possessing thirty-five seats out of a total of 535. This would discredit the Fascisti before the country, leading the people to believe that they can do no better than any other party has done hitherto.

The Fascisti leaders, on the other hand, think that they ought to participate in the Government because of the help this would give them in winning the general elections. They hold that the Fascisti ought not for the present go into the Government with the intention of staying there, but only in order to amend the electoral law in conformity with their ultimatum of Oct. 5, immediately afterward dissolving the Chamber and holding general elections.

Four Ministers Hasten Crisis.

The resignation of Ministers Riccio, Alessio, Taddei and Amendola, who were well known for their opposition to the Fascisti, came as a complete surprise, it having been decided that the Facta Cabinet should carry on at least until the opening of Parliament. It was considered impossible for Premier Facta to continue after the resignation of four of his most important associates.

These resignations were evidence of the deep differences of opinion dividing the members of the Facta Cabinet, the symptoms of which had often been visible. A majority of the Cabinet believed that the present state of the country was so unsettled that the revival of political hatreds which always accompany a ministerial crisis would be fatal to the nation. Riccio, Alessio, Taddei and Amendola held that when the Government lost its authority so

Continued on Page Three.

Harding Invests $924.50 In Treasury Certificates

WASHINGTON, Oct. 27—President Harding after today's Cabinet meeting went to the steps of the Executive offices and there purchased from Secretary Mellon $1,125 in Treasury savings certificates, tendering to the Secretary his check for $924.50, the present buying price of the certificates.

The President purchased one $25, one $100 and one $1,000 certificate.

LLOYD GEORGE SAYS BREAK IS A BLUNDER

He Is Cheered by Crowds on His Way to Glasgow to Reply to Bonar Law.

CHURCHILL STANDS BY HIM

Asquith in First Speech Attacks All Connected With the Coalition Government.

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Special Cable to THE NEW YORK TIMES.

LONDON, Oct. 27.—Ex-Premier Lloyd George started today for Glasgow, where he is tomorrow to make a speech in answer to Premier Bonar Law. The hold his personality has over a large number of electors was manifested by the reception he received at some of the railroad stations on the way. At Crewe, the great railroad centre where the engineering shops employ thousands of workers, he was greeted with enthusiasm by the hundreds who crowded the platform and again at Carlisle a big gathering awaited him.

At both places the ex-Premier made short addresses and at both he struck a marked note of moderation. He was true to his belief in the coalition methods, but while he deplored the abandonment of them by the Conservatives it was against extremists of all types of opinion, and not against his former followers, that he raised his protest.

At Crewe, speaking at the door of his car, he said:

"I am going north to define my attitude toward the new Government. After the declaration made yesterday by the new Prime Minister I think it was a serious blunder to have broken up the combination which was gradually bringing the country through its difficulties. We have to make the best of it, and to see that the country does not suffer. We are all concerned in the well-being of this country, and we must see that the extremists on one side and the other will not rock the boat that carries the fortunes of the country through the surf. They say extremes meet, but if the boat is upset and capsized the extremists on the right and the left will meet at the bottom, and we must see that the country is not carried with them."

At Carlisle Mr. Lloyd George declared he simply stood for the unity of the nation until the nation got through all its troubles. There were headstrong people who had rushed them into wild experiments before the trouble was passed. It would take years to repair the devastation, he said. Let them stand together, he urged, until the country was right. The next five years, he said, were going to be crucial in the history of the country.

"Let us keep our heads," declared the ex-Premier, "and if we do that we will keep the old country right."

Churchill Issues Manifesto.

Winston Spencer Churchill, former Secretary for the Colonies, assumed today much the same attitude toward the new Government. In a letter dictated from his sickbed to the President of the Liberal Association of Dundee, for which he is a candidate, he says:

"My attitude toward the new Government must for reasons which I have indicated be one of freedom and reserve. That will be, I am sure, in accordance with your wish. It does not, however, mean that I shall confront them with factious opposition.

"The new Prime Minister has declared a policy which as far as I understand it is virtually identical with that which we were pursuing in every sphere both at home and abroad. The King's Government must be carried on, and if the new Ministers do their duty and avoid the reactionary courses I have indicated they should in my opinion be accorded all reasonable facilities for the conduct of the public business."

At the same time Mr. Churchill declares he does not consider that the sit-

Continued on Page Four.

GARY WANTS PARLEY OF NATIONS TO SOLVE WORLD'S PROBLEMS

Would Call Another Conference to Adjust Debt, Trade and Other Questions.

GREAT PROSPERITY NEAR

Warns It Must Not Be Headed Off by Interferences With Supply and Demand.

PUBLICITY FOR INDUSTRIES

Immigration Should Be on Basis of Quality, He Tells Steel Institute Members.

Another international conference at Washington, this one for the purpose of adjusting the international debt question, was advocated by Judge Elbert H. Gary, President of the American Iron and Steel Institute, at its meeting yesterday at the Hotel Commodore.

Talking on general business conditions, Judge Gary said that great prosperity was right before us, and that it could be headed off only by artificial interference with the law of supply and demand. He favored laws requiring "full publicity of economic transactions so far as they affect the public welfare," and suggested more publicity for the steel industry for the information of the country and the establishment of a sound public sentiment.

He bestowed high praise on President Harding, saying:

"To be 'father' of one's country, compelled to consider all these intricate questions, to solve the problems confronting us, to reasonably protect all interests, and, more than anything else, to satisfy the personal conscience, requires the patience, perseverance, wisdom, ability and honesty of a President like the one now administering the affairs of this country. We should strive to hold up his hands; we should pray for him and not find fault or condemn. He is doing better, much better, than any one who unjustly criticises him could do if in his place."

Touching the immigration question, Judge Gary said he favored laws letting immigrants come in "on the basis of quality rather than numbers." He opposed the cancellation of debts due us from European nations, saying it would be a forced act of charity and therefore disagreeable to both sides.

Hopes for Another Conference.

"It is to be hoped," he said, "there will soon be held in Washington another peace conference for the full and frank discussion of all unsettled financial, commercial and industrial questions in which our people are interested directly or indirectly, to be participated in by able, open-minded, well disposed representatives from the different nations, such as those who appeared at the recent limitation of armament conference.

"If there shall be such a meeting, and the delegates are all of the type referred to, there will result incalculable good to all who are parties. They would not decide or discuss how to abolish or overcome the old-established law of supply and demand, how to avoid or repudiate existing legal obligations, but rather how and when to fulfill them without irreparable injury to any one, or the sacrifice of principle. It would be found that the United States is always disposed to be just, reasonable, lenient, impartial and friendly."

In his general discussion of the international debt question, Judge Gary said:

"The doctrine of supply and demand, which is one of mutuality, is germane to the present public and private discussions relating to the enormous debts owing by certain foreign nations to the United States. They were voluntarily, openly and fairly contracted. They cannot properly be canceled or disposed of on any other basis, without doing violence to well-recognized principles of justice and rules of propriety. To cancel these debts or any part of them without full payment would be forced charity, and that is never agreeable to the donor and as a rule equally disagreeable to a self-respecting person or nation. It is the individual citizens of the different countries who are to be consulted and whose decisions must control."

Like an Individual Transaction.

Americans generally would not be contented with governmental action which relieved from debt the citizens of

Continued on Page Eight.

Engineer Sacrifices $25,000 a Year Here To Teach at Michigan for Less Than $5,000

Giving up an income of $25,000 a year and a position of consequence in the engineering life of the metropolis at the age of 46, John Stephen Worley is quitting New York to become a teacher at the University of Michigan at a salary of less than $5,000.

The Board of Regents of the university, meeting in Ann Arbor yesterday, created the position of Professor of Transportation and Railroad Engineering and offered it to Mr. Worley, who said last night at his home, 40 East Eighty-third street, that he would accept it. Rather reluctantly, Mr. Worley admitted that an Ann Arbor dispatch was correct in saying that he was making a big financial sacrifice because he felt that in training young men along the lines of his own broad experience, he could be of greater service than by continuing to be a consulting engineer in New York.

Mr. Worley is a member of the firm of Worley & Black, accountants. He will retain his interest in the firm. He has been connected with a number of railroads as a construction and motive-power engineer. He served for eight years as a member of the engineering board of the Interstate Commerce Commission and for a year was its consulting valuation engineer. He has made many appraisals and reports on railway properties and has figured in important railroad litigation. He was born in Missouri and educated in that State and in Kansas.

MEXICO CLOSES CONSULATE HERE

Protests Against Attachments of Its Funds and Property by New York Courts.

SEE IMMUNITY VIOLATED

Hughes Takes Up Matter With Governor Miller—Said to Support Mexico.

The Mexican Government closed the offices of its Consulate General, 7 Dey Street, yesterday, in protest against the attachment of its funds in New York City banks, as well as the attachment of its property in New York State. The writ of attachment was obtained Oct. 18 in the Supreme Court in Rockland County by the Oliver American Trading Company, which has started an action to secure claims amounting to $1,164,348.90 growing out of its railroad operations in Mexico during the Carranza revolutionary period and subsequently.

Soon after the closing of the Consulate it became known that Secretary of State Charles E. Hughes had promptly communicated by wire with Governor Nathan L. Miller, to whose attention Secretary Hughes brought the case of the alleged violation of Mexican sovereignty involved in the attachment of its funds and property.

The quick intercession of the Secretary of State did not suffice to change the attitude of the plaintiff in the case against the Mexican Government. For William E. Sims, of Zabriskie, Gray, Sage & Todd, 49 Wall Street, counsel for the Oliver American Trading Company, of which H. T. Oliver is the head, late in the afternoon issued a statement indicating his client's intention to fight the case to a finish. The claim of Mr. Oliver is that Mexico's status in the courts of the United States is analogous to that of Soviet Russia, that at present Mexico has no immunity, and if she wishes to raise that question there is a legal and orderly procedure by which the Mexican Government is at liberty to do so.

Violation of Immunity Charged.

Instructions to close the Mexican Consular offices here were received by wire from Manuel C. Telles, Chargé d'Affaires of Mexico at Washington. Commenting on the situation brought about by the issuance of the writ of attachment, copies of which were served upon J. P. Morgan & Co., the Federal Reserve Bank, National City Bank, Equitable Trust Company, Seaboard National Bank, Anglo-South American Bank, Canadian Bank of Commerce and the Bank of Montreal, Mr. Telles maintained that the writ was in violation of the immunity extended to consular representatives the world over.

"The consulate in New York," he continued, "is supposed to be established to foster and help the interests of the American commerce which occupies today the first place in our trade, with nearly 70 per cent. of our total imports. If the American authorities in New York do not extend to us not only the facilities to that mission, but the elemental rights conceded by international law, we can only close the consulate much to our regret. This is what has happened in the case of the Oliver American Trading Corporation, and therefore we will reopen the consulate until the writ of attachment is suspended."

The closing of the consular offices of Mexico in New York City threw 200 persons out of employment and caused much confusion among business houses that have been accustomed to get the consulate to visa papers necessary for the shipment of goods to Mexico. When they arrived at the offices of the Consul General they found the door locked with a penciled notice pasted on the door, reading, "Office closed."

Notice to Merchants Here.

Jerome S. Hess of Hardin & Hess, 50 Pine Street, counsel for the Mexican Government, explained that merchants could forward their papers with the explanation that the consular offices in New York City had been closed by official act of the Mexican Government. The first information that the Mexican Consulate had been closed was given out by R. E. Musquis, Inspector in charge of the Consulate. In a letter to firms and individuals doing business with the Consulate General of Mexico he said that the Mexican Government took this step "as a protest against and in consequence of the illegal proceeding of the New York courts in granting a writ of attachment recently against the property of the Mexican Government located in this city, in the action attempted to be instituted in such court against the Government of Mexico, and in allowing the Sheriff of New York County to attempt to levy under said writ upon the property of the Mexican Government notwithstanding its status as a friendly foreign sovereign."

Mr. Musquis further stated that his Government considered the action of the New York court as violating all immunities always accorded by international

Continued on Page Ten.

Ziegfeld Greatest Follies. Popular prices. Mat. today. New Amsterdam Thea.—Advt.

DRY DIRECTOR DAY IS HALED INTO COURT

Retiring Official Accused of Contempt in Refusing to Submit Books to Jury.

HAD DEMANDED IMMUNITY

Subpoenaed in Sweeping Investigation Into Disappearance of Liquor From Warehouse.

On the eve of the arrival next Monday of E. C. Yellowley to take charge of the New York Federal prohibition office as Acting Director to succeed Ralph A. Day, Federal Judge Rufus W. Foster yesterday afternoon issued an order directing Mr. Day to show cause on Monday why he should not be punished for contempt of court for failure to submit for the examination of the Federal Grand Jury the books of R. A. Day & Co., cloak and suit manufacturers. The order was served on Mr. Day in the afternoon by General Agent Kerrigan of Zone Chief John D. Appleby's staff, acting as a special Deputy United States Marshal.

Director Day refused twice to appear before the Grand Jury and testify in connection with an investigation under way, unless he received immunity, according to Major John Holly Clark Jr., Assistant United States District Attorney. The latter has had charge of the Grand Jury investigation into the disappearance of 5,160 cases of champagne and whisky from the Republic Storage Warehouse in West thirty-fourth street last May. The request for immunity was refused, Major Clark said, because of information in possession of the Government. Mr. Day said that he had been asked to go before the Grand Jury and waive immunity only one time.

James F. Pershing Jr., a nephew of General John J. Pershing, who was for several months Assistant Prohibition Director under Director Day, also refused to testify before the Grand Jury, it was said, unless he received immunity.

Jury Makes Sealed Report.

Just before the contempt of court order was asked for by Major Clark, the Federal Grand Jury which has for the last two months been investigating the disappearance of the champagne and whiskey from the Republic Storage Warehouse, between May 25 and June 1, handed a "sealed communication" to Judge Foster. In doing so, W. D. S. Trenhoff, the foreman, said:

"This communication is presented at this time in advance of any indictment which might be found because two of the persons mentioned in it are still in the service of the Treasury Department, and their retirement on Nov. 1 is expected, and it might defeat the contemplated purpose if the delivery of the communication is delayed."

Judge Foster ordered the document sequestered and said later that he had directed Clerk Leary to send a copy of it to the Secretary of the Treasury, so that official would be conversant with all the facts contained in it.

Both Director Day and John S. Parsons, Chief Enforcement Agent for the State, go out of office on Nov. 1. Both gave business reasons as the cause for their resignations.

Second Subpoena Issued.

Director Day was first subpoenaed on Thursday to surrender the books of R. A. Day & Co. for inspection, according to Major Clark. He refused because his counsel advised him that the subpoena was too sweeping. A second subpoena was issued Thursday afternoon, calling for specific books, papers and documents. This was served on Mr. Day yesterday morning.

The second subpoena called for the production of the books and papers before the Grand Jury at 11 o'clock yesterday morning. Kerrigan, who had the subpoena, was unable, it was said, to locate Mr. Day until 11:55 o'clock yesterday morning.

Mr. Day said yesterday afternoon that it was manifestly impossible for him to produce a truckload of books and other records of his office at the Federal Building at 11 o'clock when he did not receive the summons until fifty-five minutes later. He added that the Grand Jury usually adjourned at 1 o'clock, and at best it would have taken two hours to have got together the documents called for in the subpoena.

Although he did not take with him the records of his cloak and suit business, Mr. Day went immediately to the Federal Building. Major Clark said that Mr. Day appeared in the Grand Jury room and again refused to testify in the investigation unless he received immunity. Major Clark said that Mr. Day had first appeared at the Federal Building last Wednesday and refused to testify before the Grand Jury unless he received immunity.

Mr. Day said he resented the insinuations from the Federal Building that he was in any way involved in the disappearance of the champagne and whisky from the Republic Storage Warehouse, the investigation regarding which he himself started.

His counsel, Abel J. Smith Jr., said that the books of R. A. Day & Co. had been examined two months ago by Major Clark. This examination, he said, was made at the urgent request of

Continued on Page Three.

WHEN YOU THINK OF WRITING Think of Whiting.—Advt.

JUDGE HAND RULES RUM OFF U. S. SHIPS THE WORLD OVER

Declares Vessels Flying American Flag Are Liable Under the Prohibition Law.

EXCEPTION AS TO BELGIUM

Stay Granted on Account of a Statute Requiring Wine for Each Passenger.

APPEAL IS TO BE RUSHED

If Ruling Is Upheld Counsel Sees Death Knell of American Passenger Shipping.

Ships flying the American flag wherever they may be are American territory and as such are subject to the Eighteenth Amendment and the Volstead act and cannot sell or transport intoxicating liquors in any part of the world is the gist of the supplemental decision rendered yesterday by Federal Judge Learned Hand in the bills in equity filed in behalf of American steamship companies which sought to enjoin the enforcement of Attorney General Daugherty's dry-ship ruling. Provision is made for a temporary stay in case of vessels plying between this country and Belgium, where the law requires a certain amount of wine for each passenger.

Cletus Keating, counsel for the International Mercantile Marine Company, American line, said that if the ruling of Judge Hand was sustained by the Supreme Court it would mean the death knell of American shipping so far as passenger traffic was concerned. Both the International Mercantile Marine Company and the United American Lines will appeal to the Supreme Court. Counsel for the domestic companies will ask that the cases be heard at the same time as the actions brought by the foreign companies, adverse decision in which was rendered by Judge Hand last Monday. When the Supreme Court convenes on Nov. 13, counsel for both foreign and domestic steamship companies will ask for an advanced date on the calendar. Mr. Keating indicated that he was hopeful of a favorable decision from the United States Supreme Court.

Decision as to American Ships.

In the original opinion last Monday Judge Hand dismissed the bills in equity filed in behalf of twelve foreign and domestic steamship companies. He held that the dry-ship ruling was the law of the land and that it applied to all ships making American ports. However, at that time he did not specifically pass on the status of American vessels. He declared that the question had not been raised in pleadings or arguments. A motion was made for a specific ruling in regard to American ships, and the decision yesterday involves this one point only.

"It would be a curious thing," said Judge Hand in his opinion, "if a country professing under its fundamental law to forbid the use of intoxicants was to allow them without stint upon ships that sailed under its flag. The only distinction pressed is the disastrous consequences to an American merchant marine if of all ships at sea ours alone were within this ban.

"In the first place, the discrimination applies only to passenger vessels, which are a small part of any merchant marine. The whole argument is, however, misconceived. The Eighteenth Amendment involves the destruction at a blow of property values far greater than that of the whole passenger fleet. The motives which directed it disregarded ordinary commercial interests. It was a reform based upon the belief that the use of alcohol was one of the great evils of modern life, against whose utter extirpation no present rights of property might stand.

"And while a merchant marine may be thought to have a national importance quite independent of the property involved in it, the Court may not imply suggestions in the language of the Constitution, based upon its estimate of the relative advantages of what it will realize and what it will destroy."

In concluding his opinion, Judge Hand held that "a ship of American registry at sea or within a foreign port is within the scope of the amendment, and of Section 3, and the bills must be dismissed.

Belgian Law Respected.

Regarding ships which sail from Belgian ports, he held: "By Belgian law a certain ration of wine is prescribed for all passengers, without which clearances will be denied. Pending the appeal and in addition to the stays given in other cases, the District Attorney will be stayed from undertaking any prosecution against that plaintiff, because of compliance with the Belgian law in that regard."

He added that this did not apply to eastbound voyages, and that he saw no reason why the bond should be larger on this account, but would hear the District Attorney on the point if he desired to be heard.

George Adam Ellis, of the firm of Clarke, Carr & Ellis, counsel for the United American Line, said that Amer-

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Steal Goethe's Wedding Ring And Other Relics of Poet

WEIMAR, Germany, Oct. 27 (Associated Press).—Gold and silver relics, which were the personal effects of Goethe, have been stolen from a case in the Goethe Museum here.

The poet's wedding ring, three other rings, one of them a large silver seal-ring bearing the family crest, and his gold watch, snuff-box and drinking cup are among the missing pieces.

It is thought the robbery was carried out while the museum was crowded with sightseers. The thief left no clues.

RECTOR AND WOMAN SLAIN IN MONTANA

Wife Says Caller Who Earlier Tore Up His Pictures Shot Him and Then Herself.

MYSTERY ABOUT REVOLVER

L. J. Christler, "Bishop of All Outdoors," Was New Yorker—Wife Is Wadsworth's Niece.

HAVRE, Mont., Oct. 27.—The Rev. Leonard Jacob Christler, rector of St. Mark's Church of the Incarnation at Havre, widely known in the West as "the bishop of all outdoors," was shot and instantly killed in his home in Havre at 1 o'clock this morning by Mrs. Margaret Carleton, wife of former Judge Frank Carleton of the District Court of Hill County, who then committed suicide, according to Mrs. Christler, wife of the rector.

Coroner Holkand and Chief of Police Moran, who with Dr. MacKenzie and Dr. Foss were notified by telephone by Mrs. Christler following the shooting, expressed the belief today that the case was one of murder and suicide.

Later, however, it was stated that the police authorities had been unable to trace the ownership of the revolver of large calibre which was found near the bodies in the Christler home. Mrs. Carleton owned a revolver of much smaller size than the one which caused the deaths, the authorities stated.

Tonight the Coroner and Sheriff's office announced that the deaths were so plainly a case of murder and suicide by the woman that probably no inquest would be held.

The pistol with which the two were killed was still clasped in Mrs. Carleton's hand and her finger was still on the trigger when he arrived in response to Mrs. Christler's call, Mr. Mackenzie told the Coroner.

Found Tearing Up Photographs.

Mrs. Christler said that earlier in the evening, upon completion of church service, she had gone to her home and found the house lighted and Mrs. Carleton inside tearing up and burning the Rev. Mr. Christler's photographs.

Mrs. Carleton, she said, gave no explanation and talked incoherently. The two women left the house together, Mrs. Christler going to a restaurant where the Rev. Mr. Christler, a visiting clergyman and several men church members were dining. They remained at the restaurant until late, Mrs. Christler said.

Returning to the Christler home with his wife, Dr. Christler commented that he smelled smoke. Mrs. Christler declared she did not tell her husband of Mrs. Carleton's visit.

The Christlers had been in the house only a short time when Mrs. Carleton entered, according to the minister's wife. The three engaged in ordinary conversation for some time, Mrs. Christler said.

When Mrs. Carleton arose to leave the house, Dr. Christler accompanied her into the hall and closed the door. A moment later two shots rang out, according to Mrs. Christler.

The minister's wife said she opened the door and found the bodies, Mrs. Carleton's body had fallen across that of the minister. Examination of the minister's body disclosed that a bullet had entered his right side and had pierced an artery. The bullet which caused Mrs. Carleton's death had pierced her heart.

Immediately after the shooting Mrs. Christler called two physicians, friends of the family, and notified the police.

Mrs. Christler sent telegrams concerning the shooting to relatives of her husband and of Mrs. Carleton. She placed the bodies in carp of an undertaker, and announced that burial of her husband would be in the old home in Cayuga County, N. Y., and that burial of Mrs. Carleton would be wherever relatives desired. Mrs. Christler assuming all financial arrangements in connection with both funerals.

Had Been Acting Strangely.

Chief of Police Moran said that he noticed Mrs. Carleton standing before the restaurant where the Christlers and their party were dining last night, and her peculiar actions so impressed him that he watched her for some time. He also said he saw Mrs. Carleton standing across the street from the Christler

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MRS. MILLS CAUGHT IN FLIGHT AND SHOT BESIDE DEAD RECTOR

Mrs. Gibson Says Also Woman in Gray Returned at 1 A. M. and Wept Over Hall's Body.

HAD ASKED ABOUT LETTERS

"How Do You Explain These Notes?" Rector Was Asked, Says Witness.

MOTT HAS FAITH IN STORY

Understanding Is That Prosecutor Will Present Evidence to Grand Jury on Monday.

Three dramatic new features came to light last night in reports of Mrs. Jane Gibson's eye-witness story of the murder of the Rev. Edward Wheeler Hall and Mrs. Elenor R. Mills at the Phillips farm outside New Brunswick, N. J., on the night of Sept. 14 last.

The first of these new revelations was that Mrs. Gibson, in describing the scene she witnessed at the crabapple tree on the farm, has told the authorities that she heard the woman in the gray coat, whom she had seen with a man companion in the glare of automobile headlights a few minutes before, demand of Dr. Hall and Mrs. Mills: "How do you explain these notes?" The reference was undoubtedly to the ten letters from Mrs. Mills to Dr. Hall, which the murderers left between the bodies after shooting Hall and Mrs. Mills and cutting the woman's throat. It was after Mrs. Gibson heard the question about the notes that the first shot was fired.

Dragged Thirty Yards.

The second of the new developments last night was a statement by one of the official investigators that Mrs. Gibson had told the authorities that Mrs. Mills had run away from the murderers after Hall was shot and killed, and that she had hid in the bushes between the crabapple tree and the abandoned Phillips farm house for a long period, while the murderers hunted for her with a flashlight. When they finally caught Mrs. Mills, according to the statement reported to have been made by Mrs. Gibson, they dragged her, screaming and calling for mercy for twenty-five or thirty yards over the rough ground to the spot where the rector lay dead under the tree. Then they shot and killed her by his side.

The third dramatic disclosure made by Mrs. Gibson, it was learned last night, was that she returned to the scene of the murder, compelled by curiosity, at 1 o'clock in the morning, when the moon was shining, and found the same woman in the gray coat kneeling by the rector's side and weeping and sobbing.

Had Good Look at Woman.

Unobserved by the woman she spied upon, Mrs. Gibson says, she was able to get very close to her in the bushes which spread from the rear of the farmhouse to the field of goldenrod beside the crabapple tree, and to get a good look at the woman at close range. At this time, she says, neither the man she had seen with the woman before, nor any automobile was to be seen in the vicinity.

At the time of the murder itself, according to Mrs. Gibson's story as it is now understood, she was riding her mule Jenny back across the Phillips farm toward her home, after having followed a man in a wagon, who she thought had been stealing her corn, down De Russy's Lane as far as Easton Avenue. When she turned back into the farm, following a lane about 100 yards in from Easton Avenue, up toward the abandoned Phillips farmhouse, she saw the man and woman she mentions, in the glare of the headlights of the automobile that turned into De Russy's Lane and backed out again.

The man and woman kept walking toward the crabapple tree, while Mrs. Gibson stopped to look for a moccasin, which had dropped from her foot. After spending some time in the search, she continued along the little lane, which led her within twenty feet of the crabapple tree, where she stopped at the sound of angry voices and the sight of the figures of two men and two women engaged in a quarrel.

Close Enough to Hear and See.

Mrs. Gibson, crouching over Jenny's neck behind the sumac bushes that separated her from the group, was close enough to hear as well as see, according to the story attributed to her. Right after she heard the first woman demand an explanation for the notes, she says, she heard one shot fired, and saw a man fall. Then she heard a woman's voice, which is believed to have been Mrs. Mills's, crying, "Oh, don't! Don't! Please don't!"

It was the other woman's voice which Mrs. Gibson says she heard later, crying, "Oh, ——," and using a man's first name which has been mentioned in the case. Although Mrs. Gibson has told reporters that she did not tell the authorities she had heard this man's name uttered, it was learned last night that the name appears in the affidavit she signed.

After the clergyman was killed and these words were uttered, it is understood, Mrs. Mills seized the opportunity given her by the hostile couple's contemplation of the deed they had done to break away from them and run either along the lovers' lane that skirts the crabapple tree or into the clumps of bushes separating the tree and the farmhouse by about 75 or 100 yards. She must have escaped and found a hiding place in the thick brush, according to this story, because there was a long interval while the murderers hunted for her between the tree and

Judge Talley Scores Jury That Frees Slayer; Declares Verdict Is Humiliation to Court

"It is shocking to the court and humiliating to me," Judge Alfred J. Talley, in General Sessions, told a jury yesterday, referring to a verdict which had just freed a negro accused of killing a superintendent of an apartment house. The Judge expressed his indignation after the defendant, who had collapsed, had been carried from the court room. He was Charles S. Warfield of 126 West 139th Street.

Warfield was on trial for the killing of James Goodwin at 3,099 Broadway on Aug. 5. Warfield escaped at the time, but was arrested two days later at the home of a sister, 270 Berriman Street, Brooklyn. When Arthur B. McGinn of 46 West End Avenue, the foreman of the jury, announced the verdict, "not guilty," the defendant exclaimed, "Thank God." Then with his hands raised he collapsed to the floor and had to be carried into an anteroom. As the door closed upon him Judge Talley turned to the jury.

"Of course, gentlemen," he said, "you are entirely within your rights in finding this verdict, but the verdict shocks and appalls this court. Here is a case of a decent, hard working man killed in his own house at half past five in the morning by a man who went there with the precise purpose of killing because he had been ordered to keep away from the home of the deceased.

"The responsibility is entirely yours, not mine. I rejoice that no part of the responsibility attaches to me. This kind of a verdict makes futile the efforts of the Police Department and the prosecuting officers in their efforts to protect law-abiding people.

"There were 8,500 homicides in this country last year, and, as it was declared at the meeting of the National Bar Association in San Francisco, that is the average in the last ten years. No other country in the world has a record for such shocking lawlessness, and the reason we lead the world's record in crime, and particularly in murder is because juries render verdicts of this kind.

"You have apparently believed the fantastic and impossible tale told by the defendant. It is shocking to the court and humiliating to me. How any twelve jurors could believe it is beyond my comprehension."

The jury was discharged without the thanks of the Court. The Judge, however, commended Assistant District Attorney James E. McDonald and Moses Sacks, attorney for Warfield, for the able manner in which they had conducted the case.

Don't Miss the New 8-Page Comic Section With Tomorrow's Sunday AMERICAN. Circulation Over a Million—Advt.

Health to skin. Beauty to complexion. Venida CliniTonic Twin Soaps. Clear.—Advt.

Bomb Partly Wrecks a Home in Chicago Recently Built by Landis Award Workers

Special to The New York Times.

CHICAGO, Ill., Oct. 27.—A bomb partly wrecked the home of Bernard F. Sunny, Chairman of the Board of Directors of the Illinois Telephone Company, at 4,853 Kimbard Avenue, tonight. The blast destroyed much of the front of the house and was accompanied by a concussion which shattered windows in the neighborhood. The residence of Jacob M. Loeb, former President of the Chicago Board of Education, was one of those that felt the force of the explosion.

The bomb was exploded shortly after 8 o'clock. Calls to the Hyde Park Police Station were sent in from half a dozen residences. Policemen hurried to the scene in several patrol wagons. When they learned the nature of the explosion, squads of motorcycle policemen were sent through the entire South Side in an endeavor to round up the perpetrators.

Chief of Police Fitzmorris, who lives not far from the scene of the explosion, took personal charge of the investigation. Special police details were set at work. Hundreds of automobiles running in all directions from the scene of the blast were stopped and investigated in an endeavor to catch the bombers.

Labor troubles are blamed for the explosion. The fact that the house was only completed by Landis Award workers is thought to haveln spired the act.

BELL-ANS FOR INDIGESTION. BUY the large size and save money.—Advt.

Gibson, crouching over her dead son, as he said to have [illegible] while she watched the progress of the hunters running back and forth and flashing their lights in absolute quiet.

Says Mrs. Mills Fought for Life.

When they found Mrs. Mills, about twenty-five or thirty yards from the tree, Mrs. Gibson heard screams and appeals for help and mercy. She fought terribly, according to Mrs. Gibson's story, which is verified in this respect by the results of the autopsy, showing long, deep cuts on her right arm and wrist, as if she had been dragged along the ground.

It was a long interval after the first shot, Mrs. Gibson has told the authorities, before the murderers finally dragged her back to the tree and fired three or four shots into her head and last one beside the minister. Mrs. Gibson does not appear to remember exactly whether four or five shots in all were fired. The autopsy showed that Hall had been shot once and Mrs. Mills three times.

After the woman was killed, Mrs. Gibson has said, she dug her heels into the flanks of her mule Jenny and hastened home. There she began to think over what she had seen, and it was nothing but curiosity, she has said, which prompted her to return on the occasion when she discovered the dramatic scene of the woman in the gray coat, weeping and sobbing beside the clergyman's body, at 1 o'clock in the morning.

Another version of the reason that brought Mrs. Gibson back to the murder scene after midnight was that she had been unable to find her moccasin when she searched for it the first time, and she went back hoping that the moonlight would enable her to see it. She is supposed to have explained that she valued the moccasin very highly because the pair was a gift from a dead friend. According to this version, she wanted the moccasin very badly, but was afraid to go back to the scene. She is said to have wavered for an hour, and then to have decided to go back.

Recognized Woman Again.

Riding her mule Jenny again, according to this account of her journey, Mrs. Gibson went down De Russy's Lane until she was some yards from the place where the murder had been done. Then she tied Jenny to a tree stump, and walked carefully behind the sumac bushes and the field of goldenrod between the tree and De Russy's Lane, until she came close enough to identify the woman kneeling by the rector's body as the same woman in the gray coat she had seen before.

The authorities are believed to put much faith in the credibility of Mrs. Gibson's story for many reasons, among which is the condition of the bodies of Hall and Mrs. Mills when they were found. It was pointed out that the lacerations on Mrs. Mills's wrist were very prominent, which would indicate that she had been dragged along the ground as Mrs. Gibson says.

Mrs. Gibson's story of the woman in gray remaining at the scene of the murder until 1 o'clock in the morning, or returning at that time to pay her homage of grief, the authorities believe, is in harmony with the loving care that some one took in arranging the position of the rector's body. In contrast with the position of Mrs. Mills's body, which was left with the skirt disarranged, somebody had smoothed down the clergyman's clothing, had placed his eyeglasses carefully on his nose, had put his Panama hat over his face to shield it. The authorities believe that such touches were the work of the woman who knelt beside his body at 1 o'clock in the morning.

Time of Murder in Doubt.

Two stories were heard last night as to the time that Mrs. Gibson has set for the murder. She says she left her house on mule back about 9 o'clock, and that the trip along De Russy's Lane to Easton Avenue, back across the farm, and the search for the lost moccasin, occupied some time before she started back home again and came upon the struggle. Just how much time it occupied is a question.

It has been reported before now that the time of the murder has been fixed within fifteen minutes of 9:30 by people who heard shots from the vicinity of the farm at 9:20 or 9:30, but one of the inspectors last night put the time between 9:45 and 10 o'clock, while the other made it as late as 10:40 P. M.

Whether the authorities have been able to get any corroborating evidence of the vital parts of Mrs. Gibson's story, such as the identification of the woman in the gray coat and her male companion, could not be learned last night. It was learned, however, that Deputy Attorney General Mott has received an affidavit from Mrs. Gibson's 13-year-old son, William, in her own home, which corroborates her statements as to the times on which his mother was absent from home on the night of the murder.

It is also understood that Mr. Mott has learned the identity of a man and woman who were in one of the automobiles seen by Mrs. Gibson near Easton Avenue and De Russy's Lane just before the murder, and that the investigators have questioned this man, who lives near here in New Brunswick. He is said to have denied seeing anything bearing on the murder or the identity of the couple described by Mrs. Gibson, but it is known that the authorities expect to get further information from him.

Prosecutor Questions Mrs. Gibson.

Information of these developments came to reporters last night from official sources, but in no case would the official informants permit their names to be used. Neither Deputy Attorney General Wilbur A. Mott nor his chief investigator, Lieutenant James F. Mason of Essex County, who are now in charge of the murder investigation, could be reached for comment on these developments at midnight, it was said, after they had become public. In other official sources, however, it was stated that there was no doubt that Mrs. Gibson actually had made these statements in her talks with the authorities, and that full information about them had been turned over to Mr. Mott.

The Deputy Attorney General and Detective Mason questioned Mrs. Gibson for three-quarters of an hour yesterday in the Middlesex County Court House in New Brunswick, where she had been brought by the county detectives from her farm home on Hamilton Avenue, a mile or so from the Phillips farmhouse.

Mott Satisfied With Story.

When he talked to reporters after subjecting the eye witness to a long test, Mr. Mott refused to make public any details of her story, but he announced that he was satisfied that she was telling the truth and hinted that he believed people who discredited her statements were doing so with an ulterior motive. Judge Mott asserted that her story has been corroborated, in part at least, by other witnesses, and that he had a partial description of the two automobiles mentioned by her as near the scene of the murder on the night of Sept. 14, together with "a combination of numbers" from the license plate of one car.

Asked about Henry Stevens's alibi for his movements on the night of the murder, Mr. Mott refused to say whether his investigation supported or disproved Mr. Stevens's account of his movements. To reporters who asked if he did not think Henry Stevens was trying to name from suspicion if the latter's alibi was supported, as a matter of justice, Mr. Mott gave the advice not to worry about justice to "Henry Stevens, Mrs. Hall or anybody else." He announced that he had evidence detailing Mrs. Hall's movements "for a considerable period before 2 A. M." on the night of the murder, although Mrs. Hall's own statement of her movements is that she was at home all night until about 2:30 A. M., when she went out to look for her husband at the church.

May Seek Indictment Monday.

The Deputy Attorney General also assured reporters as he lighted a cigarette with a confident air, that, while the murder case may be a very complex one, he does not consider it a mystery. He repeated his statement of the previous day that he had enough evidence for an arrest, but was seeking further corroboration, and added that if his judgment prevailed he would certainly present the case to the Grand Jury and ask for an indictment. Mr. Mott did not discuss when he might do this, but it was reported last night that he may go to Somerville on Monday to lay the case before the Somerset County Grand Jury, as the murder was committed in Somerset.

Mr. and Mrs. Henry Stevens, who did not appear at their home in Lavallette, N. J., of the trend of events yesterday afternoon, declared that they would welcome the action of the authorities if they put Mr. Stevens under arrest.

"It wouldn't worry me a minute," said Mrs. Stevens, "if Henry were arrested. In fact, we would welcome it, because his arrest would mean his eventual elimination from the case. We welcome Mrs. Gibson's story because it appears to give some definite point from which the authorities can work. No one is more interested in having this mystery solved than we are, but I must say that Mrs. Gibson's story, from what I have heard of it, sounds at present like a lot of rubbish."

Henry Stevens, who was present when his wife said this, exclaimed, "Exactly! Exactly!"

Henry Stevens told reporters a story that appears to be a copper-riveted alibi for his movements at the time the murder was committed. He gave the names of ten persons who would corroborate his story that he was in Lavallette, sixty miles from the Phillips farm, that night, and that he was fishing along the beach in front of his home until he went to bed about 11 o'clock. All his witnesses who could be found by reporters last night confirmed his story.

Mrs. Hall Remains at Home.

Mrs. Frances Noel Hall, the rector's widow, remained quietly in her home at New Brunswick yesterday and last night. Her attorney, Timothy Newell Pfeiffer, did not go to New Brunswick to see her. In New York last night he said that there had been no developments on the Hall side during the day. He had no comment to make on Mrs. Gibson's story, except to reiterate that it was contrary to fact if, as it had been reported to him, Mrs. Gibson said she had seen Mrs. Hall or Henry Stevens at the scene of the crime.

Ralph V. M. Gorsline, vestryman and choir singer at Hall's church, the Protestant Episcopal Church of St. John the Evangelist, denied last night that he was the "corroborating witness" referred to by Mr. Mott and denied rumors that he was the man who had found Mrs. Mills's love letters to Hall and taken them to some one else. Mr. Gorsline gave a detailed account of his movements on the night of the murder and explained the burning of his automobile after the murder.

It could not be learned definitely last night whether the new disclosures in Mrs. Gibson's story have been told to the authorities since Deputy Attorney General Mott took charge of the case, or whether they were in her original story and affidavit given to the county prosecutors. The information concerning her statements, however, came from more than one trustworthy source.

Say Moon Lighted Murder.

From the same sources it was learned the authorities now believe that they can prove that Mrs. Gibson not only had light to enable her to witness the scene before the murder, when the headlights of an automobile turning into De Russy's Lane and backing out again, enabled her to see the man and woman she has described as going along De Russy's Lane from Easton Avenue toward the crabapple tree, but that the actual murder scene was illuminated for her by the first rays of the rising moon, and that she was able to recognize a man and woman among the four people she saw quarreling as the same man and woman she had seen before in the glare of the headlights.

MOTT FINDS GIBSON STORY HAS SUPPORT

Prosecutor Has Partial Description of Cars and Will Present Facts to the Grand Jury.

Going from his home in East Orange, Deputy Attorney General Mott arrived at the Court House in New Brunswick at 10:30 o'clock yesterday morning. He was accompanied by Lieutenant James F. Mason of the Essex County detective force, his chief investigator. Reporters met Judge Mott in the corridor on the first floor of the Court House and asked him if he intended calling any witnesses during the day.

"I don't know," he replied with a laugh. "I'm not going to tell you fellows at any time when I plan to call witnesses. I'm going to try to get them in and out of the Court House without you knowing anything about it. Witnesses get flustered when a lot of reporters and photographers flock around them."

Detective Geerte Totten of Somerset County and Detective Fred A. David of Middlesex, who had been waiting for the special prosecutor, accompanied Mr. Mott to the office of Prosecutor Joseph E. Stricker of Middlesex County, on the second floor of the Court House. Soon afterward Detective Totten came out, got into his car and drove to Mrs. Gibson's home, on Hamilton Avenue, about a mile from the spot where the bodies were found.

Brings Back Mrs. Gibson.

When the detective returned he was accompanied by Mrs. Gibson, a large, vigorous woman of 50, with a strong face and a ruddy complexion, wearing a long maroon coat, with a small black turban and a half-length veil. Her eyes were red with weeping, and it turned out that she had just taken part in an angry scene at her home with photographers, with whom she had failed to make a broken agreement to pose for exclusive pictures in return for a monetary consideration, and had demanded their money back. She had insisted that other photographers had tricked her into posing and had started to cry.

Mrs. Gibson entered Prosecutor Stricker's office, which Judge Mott made his headquarters yesterday, at 11 o'clock, and did not come out until 11:45. Upon her exit Detective Mason accompanied her downstairs to the Court House library, where reporters were waiting. Guiding her over to a long table where reporters were sitting, Mason said:

Denies She Was Shooed Away.

"See here, you fellows, there have been statements made that when Mrs. Gibson first came down here she was shooed away. She wants to correct that impression." Mrs. Gibson then made the following statement:

"I was never shooed away from the Court House by any one connected with the prosecution. Exactly what happened was this. I had already talked to Detective Totten and was making a second or third visit to see him here. I came to the door of the Court House and asked to see Mr. Totten or Mr. Stricker. Prosecutor Beekman came to the door and said that both these men were busy and asked me if my visit was in relation to the murder case.

"Having talked to Detective Totten and Mr. Stricker, I did not want to divulge any of my business or information to any one but those two. Possibly I was excited at the moment and said to Mr. Beekman, 'No, it is not about that case. It is something else.' Whereupon Mr. Beekman said that if I came around later I would be able to see Mr. Stricker and Detective Totten. The authorities here have never disregarded any testimony or stories I have given them and have always treated me courteously."

Told Story First to Totten.

It was learned that Mrs. Gibson's story first became known to the authorities when she telephoned to Detective Totten after the accusation of Clifford Hayes by Raymond Schneider made her believe that an innocent man would suffer if she did not come forward. She selected Totten as the recipient of her information because she had known him for seventeen years, having lived previously in Somerville, the county seat of Somerset. Totten was trying to find corroboration for her story when the situation arose two weeks ago that made it likely that Supreme Court Justice Charles W. Parker might order the Attorney General's office to supersede the county prosecutors. Stricker was then told of the new clue and so was Justice Parker for time to make additional efforts to corroborate Mrs. Gibson.

The story was the "new information" which prompted the calling of Mrs. Hall and Henry and William Stevens, Jr., to the House at New Brunswick a week ago last Tuesday, Beekman and Stricker tried for a week to get sufficient corroboration for the woman's story to lay the matter before the Grand Jury. Stricker is reported to have advised Beekman to ask for an indictment on the strength of her uncorroborated story, but Beekman held back, and then Justice Parker called in the Attorney General's office, and Mr. Mott was appointed to take over the investigation.

Since he came into the case last Monday, Mr. Mott, with the help of Detective Mason, is believed to have obtained new information which tends to corroborate Mrs. Gibson's story. Yesterday Mr. Mott, in answer to questions, asserted that he believed the woman's story and had interviewed other witnesses who corroborate it, in question and answer form, the interview follows:

Q.—You talked to Mrs. Gibson at some length this morning? A.—Yes.

Q.—Have you observed the tendency to discredit Mrs. Gibson's story? A.—Yes, and I know where it comes from.

Q.—Where? A.—Oh, well, I'm not going to tell you that.

Q.—Will you discredit Mrs. Gibson's statement? A.—Well, I'm not going to discredit it.

Q.—What was the reason for her presence here today? A.—To have a little talk, and I'm satisfied.

Q.—You aren't inclined to discredit her? A.—Why, certainly not.

Q.—Have you talked to any one who corroborates her story? A.—Oh, certainly. Why, that was the very first thing to do.

Q.—Did they corroborate it? A.—Sure.

Q.—Who were they? A.—I can't tell you.

Calls Progress Satisfactory.

Q.—Have you located the automobiles Mrs. Gibson speaks about? A.—Now you are getting down to detail and there I don't want to go.

Q.—How would you characterise the progress of the investigation during the last twenty-four hours? A.—Satisfactory.

Q.—Do you think this case is going to be solved? A.—Well, that's what I'm here for.

Q.—Does it look like it's going to be solved now? A.—Don't ask me to boast.

Q.—In a murder case, when you have the statement of an eye witness, don't you consider it time to make an arrest? A.—It is time to act.

Q.—Then, Judge Mott, why don't you act? A.—It's a question of judgment.

Q.—Whose best judgment? A.—You'll have to learn that from my acts.

Q.—Is there any chance of your having the cars mentioned by Mrs. Gibson in your hands today or tonight? A.—It's going to be difficult to do that.

Q.—Have you information concerning all of these automobiles mentioned by Mrs. Gibson? A.—Yes.

Q.—Is that information sufficient to identify the cars? A.—I have never seen the cars.

Description of Cars Indefinite.

Q.—Have you a description of the cars? A.—Yes, but not very definite.

Q.—Do you know the number of the car that was in Easton Avenue? A.—I have a combination of numbers.

Q.—Have you the number of the other car? A.—I don't think so.

Q.—Are you tracing this car, the one with the number? A.—I won't answer that.

Q.—Will you take this case to the Grand Jury? A.—If my judgment prevails, this case will go to the Grand Jury.

Q.—This license number you spoke about, was it a New Jersey or a tag from another State? A.—I don't know that.

Q.—Did this combination of figures come from any one other than Mrs. Gibson? A.—Now you're getting pretty close.

Q.—Just what evidence would be necessary to warrant an arrest? A.—The Jersey law says probable cause.

Q.—Then, Judge Mott, you haven't enough evidence to warrant an arrest, have you? A.—I haven't said that.

Q.—Have you any information on how the letters found at the murder scene got there? A.—No information on that. It surely must be evident that there couldn't be any information on that.

Checking Up Alibi of Henry Stevens.

Q.—Isn't it a fact that this is a very complex mystery? A.—Well, it's a very complex case, but it's no mystery.

Q.—Have any of your investigators checked up the alibi of Henry Stevens? A.—Yes.

Q.—Did you find the alibi substantiated or disproved? A.—I won't answer that.

Q.—Don't you think that as a matter of fair justice you should answer that? Henry Stevens, at least by inference has been a target for suspicion. If his alibi has been substantiated, why don't you say so and clear him of suspicion? A.—Don't you get too anxious worrying about justice to Henry Stevens, Mrs. Hall, or anybody else.

Q.—Wouldn't an uncorroborated alibi warrant an arrest in an ordinary murder case? A.—Yes.

Q.—Have you questioned Ralph V. M. Gorsline? A.—No.

Q.—Have you asked him to come here for questioning? A.—I have not asked him to come here at all.

Will Not Annoy Mrs. Hall Too Much.

When Mr. Mott was asked if he would question Mrs. Hall to check up on her statement that she was in her home from the time her husband left home at 7:30 o'clock the night of Sept. 14 until 2:30 the next morning, when she went out with her brother William to look for him, Judge Mott replied that he did not intend to annoy Mrs. Hall too much. After luncheon, Mr. Mott returned to Stricker's office and conferred with Mason and Totten again. He left New Brunswick on the 2:33 train for his Newark law office. He was interviewed on the station platform while waiting for his train, and these questions and answers ensued:

Q.—Are you following any lead but that in which the Gibson woman's story figures? A.—I'm following every lead I have and every lead anybody gives me.

Q.—When in your judgment the time comes for decisive action will you order an arrest or take the case to the Grand Jury first? A.—I don't know, but unless there should be some extraordinary development, I should be inclined to take the case to the Grand Jury.

Q.—With an eyewitness statement you have characterised as credible, what corroboration do you regard as necessary? A.—None legally necessary, still it is open to the question of persuasion.

Q.—Isn't it a fact that you have been informed there was another eyewitness? A.—No.

Q.—When you find that any alibi in this case stands up will you make a statement naming the person? A.—That's a hypothetical question depending upon a contingency and I don't want to answer it.

Q.—In your judgment does an unsupported statement constitute an alibi? A.—That is a question entirely for submission to a jury on fact. An alibi, as I understand it, is the production of indisputable evidence that a person was at a specific place at a specific time to prove beyond a doubt that he was not at another place at the same time.

Questioned About Mills.

Q.—Have you any corroborating statement as to the whereabouts of James Mills on the night of Sept. 14? A.—We are not so much interested in corroborating statements as in the credibility of witnesses we produce. In this respect, our procedure is much simpler than that in New York, where great stress is laid upon corroboration.

Q.—Then it would be simpler to try a case of this nature in New Jersey than in New York? A.—Why, yes, we think our procedure is much simpler.

Q.—Have you any corroborating statements as to the whereabouts of Mrs. Hall between 8 P. M. and 2 A. M. the night of Sept. 14-15? A.—I have evidence detailing Mrs. Hall's whereabouts for a considerable period of time before 2 A. M.

Q.—Do you think Mrs. Gibson's story was influenced by hope of reward? A.—I don't believe Mrs. Gibson had any idea of reward.

Detective Mason remained in New Brunswick, conferring with Detectives Totten and David. Before leaving for Newark on the 3:25 train Mason was asked what he thought of Mrs. Gibson's story.

"I think Mrs. Gibson's story will stand before any jury," he replied, "and I don't think she could be shaken by any cross-examination."

Detective Totten, who was asked about Mrs. Gibson's story before leaving New Brunswick, shied away from reporters and said: "I refer everything to Mr. Mott. I'm not talking about the case at all."

STEVENS TELLS HOW HE SPENT EVENING

Neighbors Corroborate Details Furnished by Mrs. Hall's Brother Henry.

FISHING BOOK ENTRIES

Record of Catch That Night Put Down, Following His Usual Custom.

The names of ten persons who could testify that he was at Lavallette, N. J., on the evening of Sept. 14, when his brother-in-law, the Rev. Edward Wheeler Hall, and Mrs. Eleanor R. Mills, the choir singer, were shot, were given yesterday by Henry Stevens, brother of Mrs. Hall.

When seen at his cottage at Lavalette, Mr. Stevens gave a detailed account of his movements from the evening of Sept. 14 to the evening of Sept. 16. He declared that he was fishing on the beach in front of his home at the time the murder is believed to have been committed, and produced what appeared to be an almost perfect alibi by naming the persons with whom he had been until he went to bed shortly after 11 o'clock.

Mr. Stevens and those he named as witnesses fixed the date as the night that Arthur Applegate, one of Stevens's Lavallette neighbors, caught the "big fish," a six-pound bluefish that Stevens weighed, entering a record in his fishing diary. This fishing diary, which may prove of importance in proving Mr. Stevens's innocence, is a record of all unusual catches made at Lavalette. Mr. Stevens explained that he kept this diary as a check upon the truthfulness of the Lavalette fishermen and said that he was the accepted authority in disputes between them as to the weight of their catches.

Witness Backs Up Alibi.

Practically all the men named by Mr. Stevens corroborated his story of his whereabouts on the night of Sept. 14, and it was said that there were other persons in Lavallette who had recalled seeing him there that evening. In addition, he said there was a woman, a friend of the family, who spoke to him as he was putting his fishing tackle in his garage, and had agreed to testify for him, if necessary. Mr. Stevens explained that this woman wished to avoid the notoriety that would come from being a witness in the case and that her name was now withheld for that reason.

Questioned by newspaper men, Mr. Stevens expressed a willingness to tell just where he was on the night in question and his subsequent movements so far as they were pertinent.

"I am perfectly willing to tell you right now just what I did from the late afternoon of Thursday, Sept. 14, up to any point you desire," said Henry Stevens. "As soon as I finished supper on Thursday, Sept. 14, which was about 6 o'clock, I went right out on the beach and stood right there in front of my house for a few minutes. The chances are that I then went down to the village, a few blocks away, to get the evening papers, which invariably come in on the 6:22 train.

"I know that just about sundown I had caught my third bluefish. At about the time that I caught the third fish it was very dark, William Eger, who lives on the next street south from me, came over, and I showed him the fish. Then he went to my garage, which is west of my house, and got his rod. We always keep our fishing kits in there, especially when they are damp. He returned in a few minutes and I gave him some bait. Then he started to fish.

"It had just turned dark when Arthur H. Applegate, a Town Councilman of Lavalette, caught a six-pound bluefish. Applegate then pulled in and I took it off the hook. At this moment, George Johnson, a carpenter, who lives near the boathouse, on a creek flowing into Barnegat Bay from the west end of Brown's avenue, struck a match so that we could see the fish. I always carry scales, so that we can instantly weigh an extraordinarily large fish.

Fished Until 9:30.

"I pulled the scales from the pocket of my fishing coat and weighed the fish, while Johnson struck several matches and we found that the fish weighed six pounds. Applegate caught the fish on the beach about one hundred feet south of me. After that, Eger and I fished until about 9:30 o'clock, when I said to Mr. Eger, 'Bill, take the rest of the fish. I'm going into the house. It is getting a little too chilly for me. Before you go home, drop into the house after you leave your rod and reel in the fishing box in the garage.'

"A little after 10 o'clock I went out and talked to Mr. Eger. It was so dark that I could not see Applegate. 'Any luck?' I asked Applegate. 'No,' he replied. 'I had a large one on my line but he escaped.'

"About 10:30 o'clock Mr. Eger announced that he would start for home, and I said, 'Bill, I want to show you those three fish that I caught this evening.' I went to the icebox in the rear of the house, took out the fish and showed them to him. Mr. Eger went home some time between 10:30 and 11 o'clock. Then I took the tackle into the garage, locked the door and started for the house to go to bed."

At this point Mrs. Stevens interjected: "That is where my important woman witness comes in."

"Yes, a woman saw me and spoke to me," resumed Mr. Stevens. "That was about five minutes after Mr. Eger went home. I was about to close the garage door."

Heard Garage Door Scrape.

"She told me that she heard the door of the garage make a scraping sound on the gravel," spoke up Mrs. Stevens.

"She spoke to me and I spoke to her," continued Mr. Stevens. "She has since stated that that was about five minutes to 11 o'clock."

"This lady wrote to me within the last few days," said Mrs. Stevens, "and informed me that she was ready to come forward at any time and at any place to swear to that fact. She said in her letter that she was willing to state positively that she saw and spoke to Mr. Stevens near the garage nearer to 11 o'clock than anything else on the night of Sept. 14."

Mrs. Stevens explained that the woman was a personal friend of the family and that, while she was willing to appear as a witness if necessary, the family did not desire to reveal her identity because of the annoyance that they felt would be caused her. She said that the woman was not desirous of the notoriety that would come from her introduction as a witness, but that she realized that she was an essential witness for Mr. Stevens in the event official action was taken and had volunteered to appear as a witness for him.

"Within a few minutes after I had conversed with this lady," Mr. Stevens continued, "I went to bed. I know it was a few minutes after 11 o'clock. I slept very, very soundly and woke up when the sun was hardly daylight. It was most likely a little after 5 o'clock. I believe I cooked a little breakfast and went out on the beach in front of my home before sunrise to catch a little bait. In about fifteen minutes Mr. Mellinger and three or four friends who were visiting at his home came out on the beach for a morning dip. I was so wrapped up in my fishing that I don't know whether Mrs. Mellinger was with them. They were about 200 or 300 feet south of my house.

"Mr. Mellinger came up to me a few minutes after I first saw them and helped me cast a net in the sea, which was a little bit rough, to catch the bait. I remember that incident very distinctly because I ventured too far into the water and a wave filled my rubber boots. That was Friday morning, and I stayed around the beach and in the house all day up to about 1 o'clock when I drove a family of neighbors in my Ford station wagon to the Point Pleasant station, nine miles north, where they caught the 1:30 o'clock train. I had placed a basket of laundry in the wagon and after leaving my friends at the Point Pleasant station I drove to Osbornville and left the clothes with a laundress about 2 o'clock. Then I drove through Mantoloking to my home.

"That evening I went to the beach again to fish. I caught a good-sized fish. Mr Eger joined me a little after supper and asked me if there were any 'blues' around. We fished several hours and then went home.

"The next morning, Saturday, I cleaned the fish in my house. Then I went over to Barnegat Bay to the west of my home to catch some fish. I returned that noon and Mr. and Mrs. Eger met me and Mrs. Eger told me that she had cooked the largest of the bluefish that I had caught the night before. We ate a great deal at their home. At 2 o'clock I said that I felt so drowsy from the meal that I would go to the beach and fish again to get the air.

"I had been fishing a short time when the station agent at Lavalette, Mr. Austin, who relieved Henry H. Whitelock in the Summer months, came running up to me. He was waving a paper in his hand and he shouted to me: 'This is important.'

Notified by Edwin H. Carpender.

"Mr. Eger was there when I took the paper from him and began to read it. It was a telegram, which read:

"'Edward H. Hall has been killed. Come at once to my home.

"'EDWIN H. CARPENDER.'

"That's Teddy, my cousin," said Mr. Stevens, referring to the signer of the telegram. "He lives almost diagonally across the street from Mrs. Hall, my sister. I rushed back to Mr. Eger after I read the message, and said: 'Edward Hall, whom you met last Summer, has been killed.' It must have been an automobile accident. I can't account for it in any other way as he drove a car.'

"Mr. Eger came right into the house with me. We put up our fishing tackle. I looked at my time-table and found that I could get a train for New Brunswick at either 4:25 or 4:35 P. M., daylight saving time. That is my best recollection of the train time. The time-table shows that I could change at Sea Girt and change again at Monmouth Junction for New Brunswick. I hurried to the station here, caught the train and arrived at New Brunswick about 6:40 o'clock, daylight saving time.

"When I changed cars at Monmouth Junction I saw a boy selling newspapers. I bought a New Brunswick Home News. A long headline told of the murder of Mr. Hall and Mrs. Mills. That was the first inkling that I had that they had been murdered.

"Before leaving Lavalette I telegraphed to my sister, Mrs. Hall, the time that I expected to arrive in New Brunswick. I also telephoned Edwin Carpender's home. A maid who spoke broken English answered the phone. I could hardly understand her. I got no information out of her, but I made myself understood to her. I wanted to let Edwin know when I would arrive.

Telephoned to His Wife.

"I then telephoned to Mrs. Stevens in our apartment at 120 East Thirty-first Street, Manhattan, the telephone number of which was 2,602 Madison Square. We moved from this apartment a few days after the funeral of Mr. Hall. Mrs. Stevens was not in our apartment, and I conveyed this message to her to the elevator attendant, who also acts as phone operator:

"'Will you please give this message to my wife? Tell Mrs. Stevens that Edward Hall has been killed, and I am starting for New Brunswick.'

"I also sent a telegram to Mrs. Stevens at our New York home, which contained a message to the same effect.

"At about 8 o'clock in the evening I called up Mrs. Stevens in our New York apartment from Eddie Carpender's telephone in New Brunswick. I had some difficulty in getting a telephone connection with our apartment because so many people were calling Mr. Carpender's home. I told her what I had learned and she said she would come out to New Brunswick the next day, Sunday."

Arthur H. Applegate, one of the men Stevens said was with him on the beach on the night that Mr. Hall and Mrs. Mills were slain, when seen at his home in Lavallette last night, said:

"I went to the beach outside Mr. Stevens's home between 6 and 7 o'clock on the evening of Thursday, Sept. 14. I remained there until about 10:30 P. M. I was within sight of Mr. Stevens all the time. He was near Mr. Eger in front of Mr. Stevens's home overlooking the beach, while I was fishing about 100 feet south of that.

"That night when I reached the beach I found that Mr. Stevens had caught two bluefish and he caught a third bluefish while I was fishing on. Neither of us got any time after that and had bad luck. I told Mr. Stevens about it and he gave me a new hook. I hardly had the hook in the water when I landed a six-pound blue. George Johnson came over and examined the fish and lit a match.

Certain It Was Thursday Night.

"Then Mr. Stevens came over, pulled a scale out of his coat pocket and weighed the fish while Johnson lit other matches. I am certain that it was Thursday night. I had been fishing with him on the beach on Wednesday night and we caught mullet with a casting net, which was a new experience to me. I not alone was with him on Thursday, but I was also with him on the beach on Friday night. When it appeared as if the fish on Saturday evening Mr. Eger told me that Mr. Stevens had received word that his brother-in-law had been killed. It was so dark when I started for home at about 10:30 Thursday night that I could not see Mr. Stevens or Mr. Eger, but I am certain that they were there at the time."

George Johnson, who is a carpenter and lives a block south of Applegate on Barnegat Bay, said that nothing unusual happened in the week that the rector and the choir singer were slain that would aid him in refreshing his memory as to the day and date on which Applegate caught the big fish.

"He caught it in the evening somewhere around 9 o'clock on the beach about twenty yards south of Mr. Stevens's home," he said. "I was near him when he caught it and I thought it was an eight-pounder. I shouted to Mr. Stevens, 'Art's got an eight-pounder,' and he and others came running over. I struck a match and held it beside the fish, but the match blew out. I struck another match and Mr. Stevens produced a scale and weighed the fish. He weighed either six or six and a half pounds. I told the police when they questioned me some days ago that I saw Art Applegate catch the big fish, that I called Mr. Stevens and that he and others ran over and that Mr. Stevens weighed it."

Cooked Supper for Stevens.

Mrs. Annie Evanson, who calls at the Stevens home to cook breakfasts, dinners and suppers when the family are in Lavallette for the Summer and Fall, said that at 5 o'clock on the evening of Thursday, Sept. 14, when Mrs. Stevens was in her home in New York, she called at the Stevens home to prepare Mr. Stevens's supper for him. Mr. Stevens had supper between 6 and 6:30 o'clock, she said. He remained in the house about fifteen minutes after supper and then went to the beach by the house and began fishing. He was there when she left for her home a short distance away at 7 o'clock that evening, she said. When she called to prepare his breakfast the following morning he was out but came in soon after and told her he had been fishing. His clothes were wet. He began to clean the fish that had caught the night before in the little passageway between the house and the garage.

When Stevens was giving an account of his movements from the evening of Sept. 14 to the evening of Sept. 16 he showed a diary in which entries of himself and his fisherman friends on the beach at Lavallette. It revealed a lone item for Thursday, Sept. 14, which date was printed in the book. The entry showed that Art Applegate caught a six-pound fish." He explained that whenever he saw a fish of unusual size that had been caught on the beach he made a record of it in the diary to keep his fisherman friends to the truth regarding the size of their catches.

"They are like all fishermen and they get into arguments about the size of the fish they catch," Mr. Stevens said, "and when one fellow says I caught a fish as big and the other fellow says I don't believe you, I pull out my little book, turn to the date and tell just what the fish weighed. But I keep them to the truth in that way."

Mr. Stevens said that he knew James Mills, sexton of St. John the Evangelist's Church and husband of the slain choir singer. He added that he could recall having seen Henry Mills on one occasion in New Brunswick. He said he believed he was introduced to Henry Mills, who was known as the "bee man," and that for some time, years ago, Henry Mills used to sell honey to his sister, Mrs. Hall.

Saw Henry Stevens Twice.

George Oxley, a Lavallette butcher, said last night that he had seen Henry Stevens twice on the night of Oct. 14. Oxley said that he closed his butcher shop at 7 o'clock and went upstairs to his living quarters on the floor above to have supper with his family. His wife was going to Philadelphia the next day, and wanted to have a walk on the boardwalk that night before she left. So Mr. and Mrs. Oxley and their child walked along the boardwalk for some time, and Oxley says he saw Henry Stevens fishing on the beach in front of his Stevens's home between 8 and 9:15 o'clock. He does not recall the exact time. He saw Stevens twice as he, Oxley, and his family walked up and down the walk. Oxley said he returned home at 10 o'clock.

"I am certain I saw Mr. Stevens both times I have told you about," said Mr. Oxley. "I don't recall seeing him come into my place on the phone that day, and he certainly didn't do so at 7:30 that night, for my place was closed then. Neither did I see him getting into an automobile at all that day.

"I saw him Saturday. At 11 o'clock that morning his cook came down and ordered some meat. At 3 o'clock in the afternoon she came back excitedly and countermanded the order, saying that Mr. Stevens had just received bad news and was hurrying out of town. A little later I saw Mr. Stevens running through the street buttoning his vest and tying his tie, and looking as if he were about to cry. He just caught the train that took him to New Brunswick."

Special to The New York Times.

PHILADELPHIA, Oct. 27.—Henry Stevens was at his Summer home at Lavallette, Beach, N. J., on the night of Sept. 14, last between 6 and 10:30 o'clock, declared William J. Shedwick of 418 North Thirty-fourth Street tonight. Mr. Shedwick, a retired business man, said his own Summer home was only three-hundred feet from Stevens's place and that he knows him well.

"I did not see him myself," Mr. Shedwick said, "because I left for Philadelphia about 6 o'clock that night. But I have talked with many who have, including Thaddeus S. Mellinger, a Philadelphian; William H. Egar, another Philadelphian, and a man named Applegate who lives at Lavalette all the year around, I believe. Those men saw Stevens, they told me, and I have no doubt of it."

William McConigal of 4,836 Sansom Street, another Philadelphia resident, who, it is said, saw Stevens on the beach, refused to discuss the report until, as he said, "he knew the people he was talking to."

GORSLINE RECOUNTS NIGHT TRIP IN CAR

Details Corroborated by Miss Rastall and a Y. M. C. A. Worker.

Ralph V. M. Gorsline, vestryman and member of the choir of the Protestant Episcopal Church of St. John the Evangelist in New Brunswick, who has been an enigmatic figure throughout the investigation of the Hall-Mills murder, made a statement to reporters yesterday covering his movements in full on the night of the murder and the subsequent burning of his automobile. He was interviewed in his office. He is assistant manager of the New Brunswick factory of the Rockite Blue Manufacturing Company under William J. Bearman, who is Secretary of the church vestry and cousin to Mrs. Hall, the clergyman's widow. He said:

"I left my home on Powers Street about 7:30 o'clock and went direct to the Y. M. C. A. on Livingston Avenue in my automobile. There was to be a meeting of the Social Committee there the following evening, which the regular choir practice would prevent my attending, and there were matters in connection with the work to be attended to. I was on the main floor of the 'Y' until about 9 o'clock, when I went downstairs to the bowling alleys to see Mr. Bearman in charge of the lockers, about opening the alleys for the regular Fall tournament. We inspected the alleys and the balls, had quite a talk together, and a little before ten I went out to my car. I had some trouble fixing the lights, which, I remember, because I burned my little finger on one of the contact wires.

Miss Rastall Had Been to Movies.

"Miss Catherine Rastall, who sings in the choir, came along; she had just been to the movies, and she accepted my offer to take her to her home at 10 Senior Street. We rode up George Street to Hamilton Avenue, up Hamilton to College Avenue, then along College Avenue to Senior Street. Then I came right home the way I had come, going up Livingston Avenue to Powers Street. My wife was in bed when I got there, and I recall that it was 10:50 or 10:55 as she asked me to look at my watch when I came in, and I did so. I was never nearer to De Russeys Lane that evening than College Avenue and Senior Street, and I was not on Easton Avenue at all."

Mr. Gorsline said that the above statement had been put into affidavit form at his direction, and that he had sworn to it before Franklin M. Ritchie, attorney at law of New Jersey.

"So many lies have been printed about me and my connection with the Hall-Mills murder," he added, "that I thought it was about time to make a formal statement."

Corroboration of Mr. Gorsline's story was obtained from Nathaniel L. Triffett, in charge of the Y. M. C. A. locker rooms, who said that he remembered the vestryman's visit the evening of Sept. 14 distinctly.

Corroborates Gorsline's Story.

"He came down here around 9 o'clock," he said, "and was here the better part of an hour, talking with me and looking at the bowling alleys and making plans for the Fall bowling tournament. He is a fine man, and I am positive he had nothing to do with the murder and ought not to be connected with the affair in the mind of the public."

Miss Rastall also confirmed the Gorsline statement last night.

"We did not go near the Phillips Farm," she said. "We took the route coming to my house from the Y. M. C. A. that you say Mr. Gorsline has given you. Yes, I had been to the movies that evening."

Further questions put to Mr. Gorsline yesterday, and his replies to them, were as follows:

Are you the "corroborating witness" to Mrs. Gibson's story of the murder? "I am not; I know nothing of her story."

"What do you think of her story as published in the newspapers?"

"Well, if it is true, why didn't she tell the